



spotlight

July 2014 Vol. 47 No. 7



TRAINED TO SERVE

— Bernard Turns 1 —



Roger Smith
President & Chief Executive Officer
AIL & NILICO

Synergy at AIL

When people leave their egos at the starting line in pursuit of a common goal and form a deep and genuine connection to one another along the way — otherwise known as human synergy — they create a beautiful and unstoppable force that can handle whatever the winds, the mountains, the rivers and the jungles throw their way. — Robyn Benincasa

From time to time, I receive advance copies of books in the mail from publishers wanting to promote their works. One book I acquired like that is called “How Winning Works” by Robyn Benincasa. To be honest, I’ve had it for a while but forgot about it until rediscovering it recently.

According to the book jacket, the author is a “world champion adventure racer and Guinness World Record kayaker.” She is also a member of the only all-female firefighting crew in the country. I was barely halfway through the book’s introduction when I realized that she is also something that we all have respect and admiration for: she is what we affectionately call a BEAST.

Adventure racing is a team sport that requires a combination of athleticism, teamwork, problem-solving skills, and sheer guts. These races are crazy, grueling events that can be 1,000 miles long, where participants do whatever it takes — “running, mountain biking, paddling, crawling, bushwhacking, and sliding on the most remote mountain peaks, frozen bogs, steaming hot jungles, deadly rivers and brain-frying deserts on the planet” — to get to the finish line using only maps, compasses and teamwork.

This is not a sport for the timid. The races are not so much athletic events as “interpersonal and physical odysseys that represent the ultimate in interdependence with the people around you.” It’s small teams of people working together, struggling to make things happen, with each team trying to do it better than any other team.

If that doesn’t mirror our everyday lives in businesses, I don’t know what does.

The term “human synergy” refers to what Benincasa says happens when people step beyond the boundaries of ordinary teamwork. It means that as we strive together toward a common goal, we make each other better. The results of our efforts are far greater than anything we could have accomplished as individuals. And it’s magic.

What separates one team from another is not so much talent, but the ability of each and every teammate to consistently generate synergy. This is true whether we’re talking about adventure racing or business. You don’t need to look any further for an example than to our most successful people in the field.

If I had needed any proof of this (I didn’t), I would have received it on Awards Night at Convention in San Francisco last month. Time after time, when winners gave their acceptance speeches, the recipients were quick to point out that the award did not belong to them alone, but to their team, without whose help, their success would not have been possible.

To anyone on the outside, that might seem counter to the very nature of our field sales force. After all, we’re talking about *independent* contractors. But, at every level, American Incomers defy stereotypes by being fiercely loyal to their peers, their team, their Agency and to our Company. The stronger this culture of synergy is within an Agency office, the more successful that office will be, because, just as in adventure racing, leaving a team member behind is not an option — losing is not an option.

Speaking of synergy and amazing teams, be sure to check out page 15 and wish Bernard, our Fidelco Guide Dog Foundation puppy, a happy first birthday. B continues to work hard as he learns how to be part of the unique team of a guide dog and his visually impaired master. Most of us can’t even imagine the level of trust that must exist between the two in order for the dog to do the job he has been bred and trained for — provide confident independence for his human.

Albert Einstein once said, “Strive not to be a success, but rather to be of value.” That’s every bit as true if you’re talking about being of value to your team members or your clients, whether you’re an Agent or an adventure racer. If we’re all trying to be of value to each other as we move forward together, I believe success will take care of itself.

spotlight

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sga career track New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.

total bonuses paid out

This month AIL and NILICO paid a total of \$3,965,924 in bonuses. For more information on the monthly bonuses, turn to Page 26-33.

Total: \$3,965,924

required retention rate

Effective Jan. 1, 2014, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer’s first nine months. The rates listed below are for *Spotlight* recognition only.

Retention:	69.0%
Net to Gross:	78%

dates to remember

eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Friday 08/22** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Wednesday 08/27**. eApp business excluded from the 7 day hold should be uploaded by **Friday 08/29** before 2:00 p.m. CST to count for **August** production

promotion

Congratulations to Michael. We wish him much success in his new position.



Michael LiBassi

Director of Laptop Sales Development
AIL & NILICO

*look for the asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2015 Awards Presentation are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2015 Convention Qualifications online at www.aillife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Manchester Grand Hyatt in sunny San Diego, California! The convention will be held May 14-17, 2015.*

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LOOK FOR ME!



★ AGENT TENURE BONUS ★

2014



NO AGENT LEFT BEHIND

JUNE BONUS PAYOUT: **\$325,250**

JUNE BONUS QUALIFIERS: **331**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Alvin Ali	\$1,500	David Farone	\$1,500	Jake Pickett	\$1,500	Derek Birch	\$1,250
Thomas Anthony	1,500	Brian Feretich	1,500	Kurt Roth	1,500	Matthew Brazeau	1,250
Ronda Bates	1,500	James Frodyma	1,500	Cora Ruth	1,500	Conrad Brown	1,250
Taylor Black	1,500	Sheila Geisler	1,500	Kylee Saldivar	1,500	Anthony Buntin	1,250
Therese Blaylock	1,500	Joseph Giangrande	1,500	Richard Santone	1,500	Wanda Bush	1,250
Lucky Boston	1,500	Ivonne Goodwin	1,500	Julianne Scavo	1,500	Jerricho Call	1,250
Kathleen Bowers	1,500	Andrew Gregoire	1,500	Gulnora Schmucker	1,500	Shane Carlson	1,250
Nadine Braxton	1,500	Julie Guinto	1,500	Eliran Shalom	1,500	Ryan Cash	1,250
Kristian Brennan	1,500	Cassandra Hall	1,500	Megan Sharp	1,500	Allen Cerullo	1,250
Tia Broussard	1,500	Enga Harris	1,500	Brea Smith	1,500	Jahhad Crowley	1,250
Steve Bryant	1,500	Sherry Keene	1,500	Darlington Smith	1,500	Aaron Crosby	1,250
Collette Chapman	1,500	Brandyn Kramer	1,500	Rohan Smith	1,500	Brandon Cureton	1,250
Victor Ciesielski	1,500	Dylan Kremlacek	1,500	Latessia Smith-Wine	1,500	Michael De Sadeleer	1,250
Lawrence Cooke	1,500	Michael Krovontka	1,500	Amber Snow	1,500	Roger Drake	1,250
O'Neil Cooper	1,500	Carolle Landry	1,500	Rebecca Ustrell	1,500	Venzil Dsa	1,250
Frank Cordaro	1,500	Melvin Langley	1,500	Courtney Weiss	1,500	Adam Dubov	1,250
Marily Crews-Nelson	1,500	Matthew LePosa	1,500	Chad Wilson	1,500	Orin Dutra	1,250
Maryann Cruz	1,500	Tomynda Liddell	1,500	Shanna Woods	1,500	Angela Fanizzi	1,250
Nicholas Dagneau	1,500	Alma Lozano	1,500	Herbretta Abren	1,250	Sheldon Fenne	1,250
Andrew Dale	1,500	Manuel Matos	1,500	Carlos Alas	1,250	Norma Fiddelke	1,250
George Davis	1,500	Carina McGough	1,500	Erik Arias	1,250	Jesus Figueroa	1,250
Elmer Delgado	1,500	Najma Mohamed	1,500	Maria Avila	1,250	Thomas Fleming	1,250
Leonel Deras Nochez	1,500	Robert Mouser	1,500	Tad Begley	1,250	Nathan Friend	1,250
Dylan deSousa	1,500	Marilyn Ocker	1,500	Connor Bell	1,250	Shandrea Funnye	1,250
Margaret Donegan	1,500	Fareedah Omar	1,500	Tracy Bell	1,250	Angelica Georges	1,250
Harrilise Dumervil Reddie	1,500	Van Ortega	1,500	Angela Bender	1,250	Alejandro Gonzales	1,250
Zeydilliana Fargo	1,500	Tram Pham	1,500	Oscar Betancourt	1,250	Alexander Greeley	1,250

► Eligibility must occur in the 3rd, 4th or 5th month of tenure. Tenure month is determined by agent's contract date (first application date) with the Company. Hire/code month is Month One and based on agent's first application date in the system. Hire month counts as a full month of tenure regardless of whether agent codes on the first day of the month or last day of the month.

► This bonus will be effective after January 2014 AP&P Reports have been run. First payment with new guidelines will be in February 2014.

► Agent must have minimum of 86% Net-to-Gross in month 3 and 82% Net-to-Gross in months 4 and 5.

*Qualifications and guidelines are on the ARC.

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Venus Grier	\$1,250	Dana Randall	\$1,250	Andrew Dorf	\$500	Thomas Oldfield	\$500
Michael Hagnauer	1,250	Erin Rementer	1,250	E Franklin Dudley	500	Lakeita Opore	500
Matthew Halbmaier	1,250	Nathaniel Rhen	1,250	Douglas Eck	500	Angela Orr	500
Bryan Hamrock	1,250	Ian Richard	1,250	Kenya Edwards	500	Christopher Pabon	500
Fotuikamoana Havea	1,250	Nichole Roderick	1,250	Mele Faletau	500	Szilvia Papp	500
Christopher Haywood	1,250	Timothy Ross	1,250	Sylvan Fay	500	Kashief Perkins	500
Jamesly Herard	1,250	Ronald Rust	1,250	Fisiinaua Fifita	500	Matthew Pierotti	500
Lorena Herndon	1,250	Adama Samba	1,250	Keila Figueroa	500	David Plavsity	500
Krisma Hines	1,250	Dilcia Sanchez	1,250	Karen Fleming	500	Anna Pulit	500
Vanessa Ho	1,250	Angela Singh	1,250	Corbett Foy	500	Camilo Quintero Ramirez	500
Melissa Hudson	1,250	William Slater	1,250	Ricardo Galvez	500	Dinah Racadag	500
Roseline Ilfrard	1,250	David Smythe	1,250	Samuel Geissinger	500	Joshua Randolph	500
Joe Islar	1,250	Hunter Steiner	1,250	Patrick Gleason	500	Steven Raudenbush	500
Darryl Jackson	1,250	Robert Stevens	1,250	Menno Glick	500	Theresa Reddington	500
Tiffany Jordan	1,250	Derek Streichman	1,250	Jason Gravis	500	Anita Riggs	500
Kristine Kieffer	1,250	Kay Teague	1,250	Aaron Gray	500	Alicia Rodriguez	500
Laura Kinder	1,250	Jenna Valentine-Thomas	1,250	Kariann Green	500	Zulma Rodriguez	500
Gena King	1,250	Bradley Vaughn	1,250	Rudolph Greene	500	Sierra Rue	500
Stephanie Knudson	1,250	Hailame Vea	1,250	Dennis Guss	500	Karen Ruyechan	500
Matthew Koleszar	1,250	Marc Velez	1,250	Bradley Ha	500	April Sanchez	500
Lucas Larson	1,250	Lucretia Wesley	1,250	Kylee Hahler	500	Eric Sandifer	500
Wislaine Laurent	1,250	Frank Wilkins	1,250	Cathleen Hairston	500	Ann Santos	500
Brandon Leonardo	1,250	Ty'Quisha Williams	1,250	William Hammond	500	Scott Sentner	500
Dante Leon Testino	1,250	Kristen Woolley	1,250	Bennie Harris	500	Mona Shah	500
Isaiah Liburd	1,250	Carliza Young	1,250	Ricky Harris	500	Zachery Sims	500
Todd Lightner	1,250	Nichole Alanis	500	Brandi Hetterly	500	Ashley Smith	500
Sean Limardo	1,250	Ela Anae-Ah Sue	500	Dana Hill	500	Jevette Smith	500
Timothy Love	1,250	Jennifer Ayars	500	Dustin Holtz	500	Lauren Speakes	500
Antoine Lutumba-Ntumba	1,250	Sean Belgrave	500	Philip Hughes	500	Joseph Springstead	500
Abur Lyons	1,250	Dora Benavides	500	Tameka Hunt	500	Lucas Stokes	500
Carey Markoe	1,250	Muzit Berhe	500	Danemarck Jacques	500	Brett Surgener	500
Alisabeth Marrocco	1,250	Dana Black	500	Immacula Jacques	500	Emily Sutton	500
Andrew Martin	1,250	Dawnetra Blackwell	500	Arielle Johnson	500	Annastasia Tafaese	500
Lori Masiak	1,250	Dannely Blanco	500	Eden Kafri	500	Christopher Tatum	500
Hector Matos	1,250	Adam Boggs	500	Rayleen Kama	500	Uililose Taufalele	500
Matthew McCall	1,250	Armando Bolanos	500	Joseph Kanaan	500	Edmond Timmons	500
Michael McClintock	1,250	Kyer Bonner	500	Breanna Katz	500	Brittany Tomac	500
Michael Mehalich	1,250	Gregory Bonnes	500	Travis Laslie	500	Kevin Tomanovich	500
Mia Mitchell	1,250	Brendan Bradfield	500	David Leonard	500	Manitisa Toupili	500
Christine Moore	1,250	Ashley Brake	500	Isabelle Lepage	500	Ofa Tuifua	500
Robert Neeley	1,250	Karl Brennehan	500	Kendra Lesoski	500	Hifo Tuionetoa	500
Christine Nelson	1,250	Shannon Brown	500	Jose Lujan-Perez	500	Trent Turner	500
Heather Nelson	1,250	Brittany Buford	500	Leeanne MacDonald	500	Yessenia Vargas	500
Hang Ngo	1,250	Crystal Camacho	500	Daniel Marino	500	Ariel Vela Della Vedova	500
Tony Nguyen	1,250	Darion Casas	500	Mary Martorella	500	Gregory Vess	500
Bret Nilson	1,250	Vanessa Castanedo	500	Michael McCants	500	Breanna Washington	500
John Olson	1,250	Lee Chacon	500	Kristy McCoy	500	Cherelle Washington	500
Juan Olvera	1,250	Rita Cham	500	Susan McDonnell	500	Joseph Watson	500
Glenn Orozco Ramirez	1,250	Shannon Cooper	500	Billy Meyer	500	Christine Whipple	500
Rene Ortega	1,250	Antonio Cooperwood	500	Vivian Miller	500	Deborah Wilford	500
Jerrett Parker	1,250	Richard Corder	500	Kyle Mitchell	500	Gabrielle Williams	500
Sarah Parnell-Jones	1,250	Giselle Cyrillo	500	Vinecia Moore	500	Lance Wynn	500
Ivonne Perez	1,250	Lyndsey DelliSanti	500	Javier Morales Aldaz	500	Mei Yeung	500
Asenati Potoae	1,250	Sarita Dhaubhadel	500	Joshua Moser	500	Hye Yun	500
David Quinn	1,250	Nelly Diedrick	500	Jami Nickerson	500	Paul Zuzick	500
Janet Ramirez	1,250	Matthew Dixon	500	Christopher Njue	500		

ANNIVERSARIES

37 Years of Service
David Cohen, SGA
29 Years of Service
Lou Neil Busby, PR
24 Years of Service
Tim Schroeder, MGA
20 Years of Service
Timothy Cruise, AGT
17 Years of Service
Slav Bitman, SGA
15 Years of Service
Barbara Leader, AGT
13 Years of Service
Denise Gilbert, PR
LaTonya Tucker, AGT
11 Years of Service
David Ackerman, SGA
Max Quasem, AGT
Rodney Ward, RGA
10 Years of Service
Heather Hewitt, AGT
Norman Lew, AGT
Beth Snow, AGT
Thomas VanOsdoi, AGT
9 Years of Service
Matt Flores, AGT
Michael Mandella, RGA
Travis Moody, SGA
Jesse Wise, AGT
8 Years of Service
Marino Baca, AGT
Ricardo Garavito, AGT
Allan Shapiro, AGT
Paul Smoley, AGT
Natalie Soboleva, GA
7 Years of Service
I-Perfection Harris, MGA
Anthony Theriault, GA
6 Years of Service
Jason Bratin, SGA
Linda Byas, AGT

Tony Geer, MGA
Humberto Quintero, RGA
5 Years of Service
Nanette Clay, AGT
Niurka de Armas-Duran, AGT
Jonathan Emura, RGA
DeAnthony Hartman, MGA
Peter Hudousek, AGT
Henry Ingraham, MGA
Elizabeth Lo, SA
Tabita Neukirch, AGT
Candice Rezzo, RGA
Crystal Senour, PR
Michael C Williams, AGT
4 Years of Service
Carly Ferraro, AGT
Kyle Johnson, SGA
Michael Lindsey, AGT
Nicholas Moore, MGA
Avram Pinto, AGT
Zachary Santino, MGA
3 Years of Service
Matthew Caterino, SA
Harold Durana, RGA
Christopher Favor, RGA
Charles Ferrari, MGA
Liam Flaherty, MGA
Sean Grant, AGT
Shauna Hannemann, AGT
David Hefflin, GA
Amie McCracken, RGA
Zach Otto, MGA
Jesusdieu Portilus, AGT
Noel Rose, GA
Anthony Stephens, AGT
Richard Whyte, AGT
Timothy Wilson, MGA
2 Years of Service
Musediq Abdul, AGT
Tyshawn Bailey, AGT
Graham Carter, GA

Devon Chapman, MGA
Travis Daniels, PR
Fariba Darvishzadeh, AGT
Dywon Davis, GA
John Donovan, GA
Regina Duval, GA
Joshua Galdston, AGT
Gary Gooden, SA
Raquel Hall, AGT
Corey Hallam, MGA
Sean Hansen, SA
Alta Herpel, MGA
Slavita Hut, GA
Jeremy Lawrence, SA
Danae Manwill, AGT
Cherie Mohn, AGT
Corey Moore, AGT
Jonni Ng, MGA
Lloyd Nwankwo, SA
Jacob Raine, GA
Thomas Reddoch, GA
John Reynolds, SA
Samer Saati, RGA
John Salvaggi, AGT
Soonalote Taogaga, GA
Elizabeth Watson, SA
Janel Wilder, GA
Zathia Zarza, GA
Millica Zivkovic, AGT
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Eddie Allen, AGT
Jeremy Anderson, SA
Katelyn Anderson, AGT
Jaime Baez, SA
Amy Baird, MGA
Rasheeda Ballard, AGT
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Clayton Blasa, GA
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Joshua Bowman, GA

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Willie Jackson, SA
Min Jiang, MGA
Bryan Juskiw, SA
Isaiah Justice, SA
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Sunny Kalu, AGT
Rowena Keren, SA
Armen Khanyan, AGT
Latrice Klyca, AGT
Franck Kolfison, AGT

Bethlehem Kristos, SA
Gail LaCroix, SA
Daniel Landie, SA
Edna Lee, AGT
Elizabeth Leming, GA
Brandon MacDonald, AGT
Kimberly Magda, AGT
Kelly Matthews, AGT
Melissa McCarthy, AGT
Jennifer McDonald, AGT
Ashley McGhee, PR
Timothy Mennelfield, AGT
Marielys Montero-Gonzalez, SA
Rafi Nawabi, MGA
Alfredo Nevarez, AGT
Darryl Garth, AGT
Raymond Nichols, AGT
Christopher Nigh, AGT
Oleg Novitcii, AGT
Jennifer Oakland, SA
Roberto Olivares-Roby, SA
Kenneth Orlando-Seidel, SA
Leonard Paschke, MGA
Lucy Pene, SA
David Phillips, AGT
Stefan Plesca, AGT
Ernest Powell, GA
Aaron Quade, AGT
Joshua Rauser, SA
Brandt Reppond, SA
Nasser Rezaei, AGT
Danielle Roberts, AGT
Darrin Roberts, GA
Sidney Rodgers, GA
Alesha Roolplall, SA
Mitzi Roybal, GA
Nelson Saladen, SA
Jamie Schulz, SA
Alexander Schwartz, SA
Evron Simon, AGT
Jason Sims, SA
Amy Skalsky, GA

Michael D Smith, SA
Marlene Solis, GA
Thomas Southey, AGT
Cledis Spearmon, AGT
Shelly Stambach, MGA
Amber Stevens, AGT
Michael Stuver, SA
Robert Szymanski, AGT
Kalie Taylor, PR
Jared Teerlink, MGA
Latrevia Terrell, AGT
Ruben Terrero, SA
Charles M Thomas, AGT
Conor Tilow, SA
Nicole Troup, AGT
Brett VanEfen, AGT
Kaleiokamaile Viena, SA
Katherine Whalen, PR
Evan Worrell, AGT
Tyler Worstell, GA
Craig Yarborough, AGT
Chelsie Young, SA

COMPANY RECORDS

BEST JUNE EVER:

26% Growth over 2013

1,141 CODES:

23% Growth Over 2013

HIGHEST AGENT COUNT EVER:

6,148

HIGHEST 4 MONTH RETENTION EVER:

June Evaluation: 75%



PROMOTIONS

Regional General Agent
Daniel Bean
Steve Marker
Master General Agent
Raymond Angeles
Scott Carlisle
Adam Elbatnigi
Charles Ferrari
Dylan Gardner
Jamil Harris
Amanda Hogan
Diane Ishee
Min Jiang
Iva Kalinova
Emilee Manthey
Joseph Quattrochi
Susan Sereke
Arthur Sigler
Gary Slocum
James A Smith Jr
Taneshia Solomon
60% General Agent
Bernard Ballou
Celic Bell
Clayton Blasa
Robert Conway
O'Neil Cooper
Pablo De La Cruz
Amber Dregalla
Lindsey Ellis
Jennifer Griffin

David Higa
Shawn Horton
Slavita Hut
Kevin Kyler
Badum Maaloo
Rebyka Moyer
Jane Rowell
Mitzi Roybal
Rosemary Stepanek
57.5% General Agent
Aaron Cox
Cynthia Craig
Marta Cunha
Daniel Dunham
Donald Felix
Erica Fitzsimmons
Robert Ford
Marce Garbett
Kasie Greenwalt
Winston Hills
Vaughan Lacharite
Michel LaHaye
Michael Loftus
Carina McGough
Eric Moriarty
Oliver Nivaud
George O'Shea
Robert Recker
Michael Russin
Kyle Schroeder-Gurnicz
Jena Stottlemeyre

Connor Sullivan
Dominic Telymonde
Taylor Wanket
Nicole Wells
Nicholas Zachanowich
55% Supervising Agent
Jordan Barron
Jonathan Becker
Tracy Bell
Christopher Chavez
Bradley Cook
Antonio Cooperwood
Paul Cossier
Mary Dzubinski
Donald Felix
Shandrea Funnye
William Hammond
Imtiaz Haque
Lisa Jones
Mike Lade
Angelique Lavaly
Jebb Lyons
Carey Markoe
Stephanie Moreno
Joshua Moser
Heather Nelson
Rene Ortega
Karen Packer
Christina Pierson
Darrious Polk
Corey Rech

LaMorris Reynolds
Michael Rivers
Julianne Scavo
Monica Solis
Lauren Speakes
Breanna Washington
Neil Washnock
Allen Watson
52.5% Supervising Agent
Adem Abdula
Drew Adler
Armando Aiello
Thomas Anthony
Asef Bari
Heather Berg
Dana Black
Taylor Black
Jennifer Bortree
Matthew Brazeau
Marzuwoa Brown
Joye Cahill
Mary Cantin
Jessica Cavanaugh
Rita Cham
Richard Cole
Alicia Cooper
Briana Cooper
Tracy Coyle
Jahhad Crawley
Nicholas Dagneau
Marc Demilia

Tiffany Forrester
Lily Freber
Nathan Friend
Sophia Gibson
Menno Glick
Meghan Grindy
Tiffiney Harmouche
Janice Harrington
Christopher Haywood
Lynne Hebert-Ouellette
Travis Henderson
Dustin Holtz
Nancy Honan
Brandon Hoskinson
Trevor Howard
Sarah Jacinto
Matthew Kader
Rayleen Kama
Tinley Kindy
Ellen Klemm
Elizabeth Lofgren
Andrea Magistro
Alvin Massenburg
Maria Mastrodimas
Julian McClain
Carl Merriwether Jr
Tomas Molina
Vinecia Moore
Christopher Morrison
Robert Neeley
Michael Neilson

Lakeita Opore
Christopher Pabon
Robert Peters
Donna Pruiett
David Quinn
Britney Radix
Valarie Redmond
Shakisha Rivers
Timetris Roberts
Zulma Rodriguez
Sierra Rue
James Saarela
Iris Saavedra-Garcia
Lawrence Sanchez
Miguel Sanchez
Michael Sanders
Gulnora Schmucker
Jevette Smith
Judy Smith
Michael D Smith
Heather Sons
Angelic-Marie Soto
Lambros Svingos
Ronald To
Cecilia Tucker
Yessenia Vargas
Aaron Voegel
Joseph Watson
Frank Wilkins
Paul Zuzick

★★★★★
ATTENTION
MGAs
 ★★★★★

MGA AGENT RETENTION — BONUS PROGRAM —



Harold Durana
 \$3,500
 Jatoft-Foti



Corey Hallam
 \$3,500
 Giglione-Ackerman



Daniel Hartwig
 \$2,750
 Surace-Smith



Michelle Crowe
 \$2,500
 Simon Arias



Alex Torruella
 \$2,500
 Sabrina Lloyd



Ofa Tupouniua
 \$2,500
 Steve Friedlander



Jake Yagjian
 \$2,500
 Chris La Fond

June Bonus Payout: **\$153,775**

June Bonus Qualifiers: **169**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Harold Durana	\$3,500	Humberto Quintero	\$1,500	Spencer Rowland	\$1,000	Reynolds Akuamoa	\$500
Corey Hallam	3,500	Krista Thieme	1,500	Doreen Ryan-Foti	1,000	Lorena Barriere	500
Daniel Hartwig	2,750	Brian Zuzick	1,500	Maria Soliz	1,000	Christopher Chovanec	500
Michelle Crowe	2,500	Mavrick Fredericks	1,250	Thomas Soloweyko	1,000	Joshua Cosentino	500
Alex Torruella	2,500	Larry Giddens	1,250	Steve Svendsen	1,000	Eric Ebbitt	500
Ofa Tupouniua	2,500	Melinda-Rae Lyse	1,250	Jimmy Tchen	1,000	Phil Folkertsma	500
Jake Yagjian	2,500	Dorothy Niederer	1,250	Brandon Teter	1,000	Charley Forshee	500
Britton Costa	2,250	Nasr Quadri	1,250	Sean Velasquez	1,000	Luay Ghawi	500
Michael Denton	2,250	Patrick Stenglein	1,250	Thomas Vena	1,000	Kenneth Greer	500
Zachary Hart	2,250	Bobby Szwaja	1,250	Jameetri Washington	1,000	Brandi Hershey	500
Avi Kauderer	2,250	Patrick Rieger	1,125	Gevorg Yanukyan	1,000	Jennifer Holliday	500
London Burnett	2,000	Benjamin Ainscough	1,000	Thomas Kijanowski	900	Hunter Houvener	500
Shawntae Collins	2,000	Erin Allen	1,000	Ryan Bisanz	750	Ariana Jones	500
Peter McEnaney	2,000	Mark Beckford	1,000	Matthew Diulus	750	Jack Keiderling	500
Marc Salvaggi	2,000	William Brookshire	1,000	Christopher Earle	750	Steven King	500
Cynthia Schneiderman	2,000	John Conard	1,000	Lucky Faciitiiti	750	Melne Lewis	500
Marian Sertler	2,000	Cara DeFiore	1,000	Sebastian Kazek	750	Natalie Linker	500
Michael Vasu	2,000	Dustin Dunlap	1,000	Patrick Knouse	750	Aaron McKenney	500
Marisa Willgruber	2,000	Gabriel Feldmann	1,000	Mark Kukielski	750	Tyler McKnight	500
Samuel Cohen	1,750	Magda Figueiredo	1,000	Beau Locker	750	Matthew Parks	500
Joshua Jackson	1,750	Alta Herpel	1,000	Michael Mandella	750	Angel Patryluk	500
Victor Restrepo	1,750	Christopher Hintz	1,000	Aaron Parks	750	Antonio Reyes	500
Jesse Spencer	1,750	Min Jiang	1,000	Atta Saleh	750	Jamal Simmons	500
Matthew Turnquist	1,750	Jean Joseph	1,000	Brian Schreiter	750	John Sparby	500
I-Perfection Harris	1,575	Scott Kim	1,000	Brandon Summerton	750	Craig Strompf	500
Alberto Alcalá	1,500	Kody Kramme	1,000	David Thornton	750	Sara Vaz	500
Todd Glazer	1,500	Zach Otto	1,000	Emmanuel Villasenor	750	Daniel Vilas	500
Ryan Hall	1,500	Glaister Parke	1,000	Natalie Wagner	750	Rodney Ward	500
Mark Hileman	1,500	Matt Pflueger	1,000	Kyle Wrobel	750	John Young	500
Igor Melcharek	1,500	Jonathan Phillips	1,000	Minh Phung	700		
Rafi Nawabi	1,500	Tina Phongsavath	1,000	Martha Zelaya	675		
John Nieves	1,500	Aaron Ralston	1,000	Timothy Kieran	525		

HERE'S HOW IT WORKS:

The MGA Agent Retention Bonus rewards MGAs with Agents on their team who write \$4,000 Net ALP monthly in months 3-5 of their tenure. Here's how it works: If an Agent in MGA hierarchy writes a minimum of \$4,000 Net ALP in the 3rd month of tenure, the MGA gets \$250 bonus; in the 4th month, the MGA gets \$500 bonus; in the 5th month, the MGA gets \$1,000 bonus. All qualifiers listed achieved at least \$500 in bonus totals

Guidance



Richard Meshulam
 Vice President
 of Quality Business

Speaking of incompletes, 32% of all incomplete applications are due to agents not obtaining the proper questionnaires. Agents are doing a great job at obtaining the prescription drugs on the EAPP but they fail to go back and change the answer from a NO to a YES when they find out what the prescription drug is being taken for. Most prescriptions are not taken to prevent a condition; they are taken because they already *have* the condition.

To increase the retention of business, increase our current average Net-to-Gross from 83% to more than 88%. The target numbers are:

- Declines: 2%
- Withdrawals 3%
- Incompletes 1%
- NTO's: 2%
- Cancellations at Issue: 4%

Striving for Mediocrity or The Road to 80% Retention Which road are you on?

Over my past 8+ years working with agents and agencies on quality of business, we have seen an increase in the net issue of business, retention, and persistency. With the increase in profitability to the Company, bonuses have increased for above average retention.

Agents now have the opportunity to increase their bonuses by up to 30% based on quality factors. So why are we striving for mediocrity? Pretty much any goal is achievable if you set your sights on it. It may not come easy, but anything worth its weight should not be easy to achieve. If you can reach the carrot, it's too close.

Agents and agencies work to the minimums. They strive to be at 67% for full advance and 69% for bonuses. Why look up and see the minimums? Why not work to your full potential?

Step 1: Write Quality Business. Are agents utilizing the Needs Based Presentation along with the Needs Analysis to gather the proper information? Did they double check their work? Did they enter the date of birth wrong for the applicant or make a mistake in the sex of the applicant? Both of these are common errors which make significant changes in the proper insurance amount presented. Did the agent just "rubber stamp" the tobacco use question to try to increase the face amount of insurance? Later, this ends up as COD or amendment for proper coverage.

Simple double checks of your work and asking all the questions make a significant difference. If we don't give Underwriting the correct answers, the issuance of policies is delayed and policies are lost due to NTO or they go incomplete.

Step 2: Conservation of Business. Policies can't pay for 13 months if they don't get issued or pay through the 4th month. Just because a lapse does not take up front advances away, doesn't mean that they should be ignored. Agents collectively reinstate nearly 30,000 policies each year. That is just the tip of the iceberg. Torchmark also makes a significant amount of calls on your behalf to reinstate policies. Everything contributes to the overall retention of business.

As I write this, the Company average retention is at: 75%. What is to say that we cannot look to the future and see 80%? Picture it in your head. Put it on the wall. Take ownership of your business. If we don't have a goal to strive for, we can never achieve it. The future is now for several agencies. Bratin, Cohen-Cohen, Cleckner and Wolfanger all have retention above 80%. The following agencies all have retention above 77%: Altig-Orlovic, Cochran, Chui, Crowe, Greer, Hernandez, Furer, Giglione-Ackerman, Jatoft-Foti, Dorian Oldham, Moody, Surace-Smith and Thiel. Do you think that any of these agencies strive for mediocrity? No! They strive for quality and profitability.

During the first 4 months after a policy is written, 17% don't get issued. Of the total of all applications, 25.2% never get issued or continue to pay through the 4th month. The true measure of profitability is in the 13 month retention of business. Are you proud that our current average 13 month retention rate is 56.3%? Or are you embarrassed that 43.7% of all business does not stay on the books long enough to become profitable to agents, managers, SGAs and Torchmark. This is not a glass-half-full scenario.

The only way to increase profitability in the short and long term is for you to take ownership of each and every policy that you write. Whether you are a tenured agent or in your first 6 months with the Company, it doesn't matter. We are there to help a family in their time of need. The only way to accomplish that is by making certain that the policy is in force when they need it!

Yes, we receive lucrative pre-paid advances, bonuses and renewals. But let us not forget what business we are in and why we are selling what we sell.

CODES

Code – \$900 contract to date new agent

The minimums for recognition are:
SA & GA – at least two codes during the month
MGA – at least three codes during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new agents who were coded under their hierarchy for the month.

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Sandra Sandoval	5	Sabrina Lloyd	Kunlin Zou	2	Altig-Orlovic	George O'Shea	2	Gigliione-Ackerman	Norman White	2	Surace-Smith
Steven Rios	4	Sabrina Lloyd	Jonathan Boyd	2	Simon Arias	Carissa Pagano	2	Gigliione-Ackerman	Neil Washnock	2	Hancock-Taylor
Chelsie Young	4	Sabrina Lloyd	Patrick Fraley	2	Simon Arias	Sofia Valji	2	Steve Greer	Ronnie Hurst	2	Williams-Zophin
Victor Zavaleta	4	Sabrina Lloyd	Matthew Kader	2	Simon Arias	Corey Rech	2	Chris Hernandez	Nickoy Hylton	2	Williams-Zophin
Andrew Davidson	3	Samantha Chui	Andrea Kessler	2	Simon Arias	Johnika Ivory	2	Matthew Hogan			
Pauline Cresswell	3	Steve Friedlander	Phillip McElfresh	2	Simon Arias	Edmond Lee	2	Sabrina Lloyd			
Patricia Cicerale	3	Gigliione-Ackerman	Dennis McHugh	2	Simon Arias	William Loffer	2	Sabrina Lloyd			
John McDougald	3	Gigliione-Ackerman	Tony Wibowo	2	Simon Arias	Christina Meyer	2	Sabrina Lloyd			
Jenna Valentine-Thomas	3	Kyle Johnson	Lakeita Opore	2	Samantha Chui	Henry McCormick	2	Travis Moody			
Robert Schneiderman	3	Sabrina Lloyd	Jennifer Crandall	2	Eric Cochran	Zeydilliana Fargo	2	Corey Neff			
Jaime Baez	3	Theodore Pappas	Dalton Geneser	2	Eric Cochran	Carlton Mack	2	Corey Neff			
Travis Kovach	3	Surace-Smith	Mike Lade	2	Cohen-Cohen	Michael Cirelli	2	Dorian Oldham			
Christopher Lemieux	3	Brian Traboulay	Jamie Schulz	2	Cohen-Cohen	Charles Belt	2	Bob Olson			
James Bonsall	2	Altig-Orlovic	Susan Gylling	2	Brandon Cooley	Roneesha Johnson	2	Bob Olson			
Luke Bressler	2	Altig-Orlovic	Taylor Foster	2	Richard Correa	Andrew Chambers	2	Philip Prata			
Elizabeth Hillson	2	Altig-Orlovic	James Harding	2	Richard Correa	Lori Annett	2	Alex Roland			
Winston Hills	2	Altig-Orlovic	Julianne Seavo	2	Richard Correa	Darrious Polk	2	Alex Roland			
Andrew Hynan	2	Altig-Orlovic	Paul Cossier	2	Laura Fisher	Kevin Cromwell	2	Surace-Smith			
Joseph Watson	2	Altig-Orlovic	Craig Ebinger	2	Gigliione-Ackerman	Arien Seemann	2	Surace-Smith			

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Enrique Sandoval	9	Sabrina Lloyd	Blake Hammond	3	Bob Olson	David Guns	2	Brandon Cooley
Moli Kaufusi	8	Steve Friedlander	Mark Glazer	3	Theodore Pappas	Joseph McCarthy	2	Brandon Cooley
Mark Dombrowski	7	Gigliione-Ackerman	Drew Sharp	3	Philip Prata	Shelley Suggett	2	Brandon Cooley
Jason H Lee	6	Sabrina Lloyd	Lamar Livingston	3	Surace-Smith	Clayton Blasa	2	Nigel Crowe
Barbara Seyoum	5	Samantha Chui	Eric Thompson	3	Surace-Smith	Kade Beck	2	Joseph Diecedue
Cornelius Jones	5	Alex Roland	Daniel Walton	3	Surace-Smith	Zathia Zarza	2	Desi Dimitrova
Jason Ryan	5	Surace-Smith	Marci Dowbor	3	Hancock-Taylor	Lindsey Ellis	2	Debbie Ezernack
Daniel Dunham	4	Simon Arias	Tammy Wingate	3	Bob Wingate	Jillian Rooks	2	Laura Fisher
Jamie Faulkner	4	Simon Arias	Amandeep Gill	2	Altig-Orlovic	Derek Winslow	2	Laura Fisher
Jesse Rennich	4	Simon Arias	Kaylee Kielczewski	2	Altig-Orlovic	Lesina Ah Sue	2	Steve Friedlander
David Higa	4	Cohen-Cohen	Benito Menchaca	2	Altig-Orlovic	Mildred Machuca	2	Cindy Furer
Jamey Haugen	4	Richard Correa	Adrian Segalla	2	Altig-Orlovic	Meghan Modrak	2	Cindy Furer
Gabriela Sime	4	Laura Fisher	Tibor Simon	2	Altig-Orlovic	Marta Cunha	2	Gigliione-Ackerman
Leticia Fields	4	Jatoft-Foti	Steven Stensrud	2	Altig-Orlovic	Christine DiSanto	2	Gigliione-Ackerman
Diane Currier	4	Chris La Fond	Taylor Wanket	2	Altig-Orlovic	Christian Fahey	2	Gigliione-Ackerman
David Schanuel	4	Dorian Oldham	Soncyia Williams	2	Altig-Orlovic	Stephen Giddens	2	Steve Greer
Joseph J Smith	4	Alex Roland	David Chen	2	Simon Arias	Darrin Roberts	2	Steve Greer
Jeremie Dupuis	4	Imran Satti	Cameron Cimino	2	Simon Arias	Polina Philbin	2	David Hausman
Cleopatra Sola	3	Altig-Orlovic	Joseph Cruickshank	2	Simon Arias	Matthew Bogle	2	Matt Henderson
Timothy Bugge	3	Simon Arias	Brian Gilmore	2	Simon Arias	Javier Diaz	2	Matt Henderson
Lucan Schmidt	3	Simon Arias	Branden Griffin	2	Simon Arias	Matthew Cartwright	2	Chris Hernandez
Arthur Sigler	3	Brandon Cooley	Brittini Kwiecien	2	Simon Arias	Bryan Fronyberger	2	Chris Hernandez
Robert Conway	3	Richard Correa	Heather Southern	2	Simon Arias	Jesse O Martin	2	Chris Hernandez
Oliver Zettas	3	Richard Correa	Jamie Winters	2	Simon Arias	Jamie Merva	2	Matthew Hogan
Melissa Quintal	3	Joseph Diecedue	Tyler Worstell	2	Simon Arias	David Hendricks	2	Jatoft-Foti
Shorne Brown	3	David Hausman	Erin Moyer	2	Slav Bitman	Ricardo Subero	2	Kyle Johnson
Troy Williams	3	David Hausman	Gregory Graham	2	Jason Bratin	Jeffrey Hall	2	Chris La Fond
Scott Montgomery	3	Jatoft-Foti	Pablo DeLaCruz	2	Jose Carvajal	Brandon Baker	2	Travis Moody
Twalya Alexander	3	Kyle Johnson	Christopher Dicks	2	Eric Cochran	Brandon L Clark	2	Corey Neff
Kayla Bisinger	3	Travis Moody	Donald Felix	2	Brandon Cooley	Tram Pham	2	Corey Neff

GA continued

NAME	#	SGA	NAME	#	SGA
Grant Myers	2	Dorian Oldham	Alexander Spooner	2	Surace-Smith
Rachael Trader	2	Dorian Oldham	Anthony Theriault	2	Surace-Smith
Zachary Santino	2	Oldham-Bianchi	Ashley Wenning	2	Surace-Smith
Kyle Schimizzi	2	Oldham-Bianchi	Lisa Richardson	2	Hancock-Taylor
Veronica Carrion	2	Bob Olson	Michael Shaba	2	Brian Traboulay
Richard Pazak	2	Bob Olson	Kevin Dukes	2	Sara Welch
Sidney Rodgers	2	Bob Olson	Sathnarine Kumar	2	Williams-Zophin
Maresa Rone	2	Bob Olson			
Derron Alexander	2	Theodore Pappas			
Alon Fischer	2	Theodore Pappas			
Mohammed Moalawi	2	Theodore Pappas			
Kim Vance	2	Theodore Pappas			
Alvaro Canales-Osorio	2	Cisco Perez			
Paavo Cymanow	2	Philip Prata			
Nicholas Triantafyllidis	2	Philip Prata			
Donald DeVoise	2	Scott Rehberg			
David Rigney	2	Scott Rehberg			
Ryan Hernandez	2	Alex Roland			
Aaron Dupras	2	Paul Rumbuc			
Nacole Newbold	2	Imran Satti			
Brent Bowling	2	Surace-Smith			
Eric Peyton	2	Surace-Smith			

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Marian Sertler	17	Sabrina Lloyd	Matthew Parks	5	Surace-Smith	Joseph Tomanovich	3	Altig-Orlovic	Marc Salvaggi	3	Surace-Smith
Ofa Tupouniua	12	Steve Friedlander	Donald Dowbor	5	Hancock-Taylor	Michelle Crowe	3	Simon Arias	Meaghan Kehl	3	Brian Traboulay
Corey Helly	9	Gigliione-Ackerman	Dorothy Niederer	4	Altig-Orlovic	Tim McAdams	3	Simon Arias	Zoltan Krescko	3	Brian Traboulay
Unique Hunnicutt	9	Alex Roland	Daniel Toshner	4	Altig-Orlovic	Brian Welsh	3	Simon Arias	Adeyemi Akinade	3	Williams-Zophin
Herman Fennell	8	Samantha Chui	Michael Clemente	4	Simon Arias	Monica M Brown	3	Dorian Brown	Christopher Earle	3	Williams-Zophin
Ryan Hall	8	Laura Fisher	John Conard	4	Simon Arias	Paulo Miranda	3	Jose Carvajal	John Nieves	3	Bob Wingate
Raymond Risucci	8	Dorian Oldham	Matthew Diulus	4	Simon Arias	Troy Elliott	3	Eric Cochran	Christopher Jordan	3	Jason Young
Zach Otto	7	Sabrina Lloyd	Avi Kauderer	4	Simon Arias	William Myatt	3	Brandon Cooley			
Syed Quadri	7	Theodore Pappas	Casey Kunash	4	Simon Arias	Maria Soliz	3	Brandon Cooley			
Zachary Hart	7	Surace-Smith	Carl Carlberg	4	Cohen-Cohen	Brooke Spain	3	Brandon Cooley			
Antonio Reyes	6	Simon Arias	Andrew McQuade	4	Richard Correa	William Brookshire	3	Richard Correa			
Sean Velasquez	6	Cohen-Cohen	Brian Zuzick	4	Laura Fisher	Kyle Wrobel	3	Mathew Hart			
Marisa Kijanowski	6	David Hausman	Stephen Hill	4	Steve Friedlander	Souleymane Bah	3	David Hausman			
Thomas Kijanowski	6	Sabrina Lloyd	Magda Figueiredo	4	Gigliione-Ackerman	David Ramnarine	3	Matt Henderson			
Andre Bent	6	Bob Olson	Michael Gerstein	4	Gigliione-Ackerman	Jessica Wilhite	3	Matthew Hogan			
Dustin Dunlap	6	Surace-Smith	Jack Keiderling	4	Gigliione-Ackerman	Harold Durana	3	Jatoft-Foti			
Daniel Hartwig	6	Surace-Smith	Jessica Santamarina	4	Matthew Hogan	Jake Yagjian	3	Chris La Fond			
Britton Costa	5	Simon Arias	Mario Andres Chavez	4	Jatoft-Foti	Cynthia Schneiderman	3	Sabrina Lloyd			
Liam Flaherty	5	Simon Arias	Mathew Mealey	4	Travis Moody	Mark Kukielski	3	Eric Neal			
James Keefe	5	Simon Arias	Robert Shafer	4	Travis Moody	Jimmy Tchen	3	Corey Neff			
Erin Allen	5	Richard Correa	Ransey Vazquez	4	Bob Olson	Nicholas Moore	3	Oldham-Bianchi			
Todd Glazer	5	Joseph Diecedue	Minh Phung	4	Scott Rehberg	David Wang	3	Bob Olson			
Craig Strompf	5	Cindy Furer	Ryan O'Malley	4	Imran Satti	Aaron McKenney	3	Chad Panzer			
Christopher Rodriguez	5	Kyle Johnson	Ryan Bisanz	4	Brian Traboulay	Shahab Mahdavejad	3	Theodore Pappas			
Timothy Kieran	5	Chris La Fond	Michael Musso	4	Williams-Zophin	Levar Morgan	3	Theodore Pappas			
Melne Lewis	5	Bob Olson	Bobby Gujral	3	Altig-Orlovic	Daniel Vilas	3	Cisco Perez			
Bobby Szwaja	5	Theodore Pappas	Robert Hamilton	3	Altig-Orlovic	Timothy Wilson	3	Philip Prata			
Ryan Wilson	5	Philip Prata	Alex Kae	3	Altig-Orlovic	Ala Awad	3	Alex Roland			
Matthew Conrad	5	Surace-Smith	David Thornton	3	Altig-Orlovic	Robert Kanaan	3	Imran Satti			

RGA

NAME	#	SGA
Robert Janev	33	Sabrina Lloyd
Justin Adams	27	Simon Arias
Thomas Vena	26	Simon Arias



PERSONAL RECRUITING

Unleash Your Career!



Personal Recruiting provides opportunity for all Agents to earn an additional monthly income stream above and beyond regular recruiting efforts performed by Managing Agents!



Maryann Cruz
9 Recruits
Roger Fung



Tina Phongsavath
6 Recruits
Altig-Orlovic



Darrious Polk
6 Recruits
Alex Roland



Samira Shaikh
6 Recruits
Bob Olson



Ransy Vazquez
6 Recruits
Bob Olson



Norman White
6 Recruits
Surace-Smith



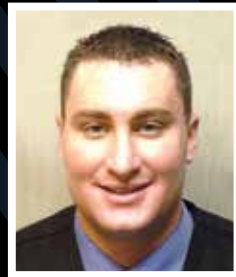
Marian Sertler
\$1,776
Sabrina Lloyd



Andrew Davidson
\$1,624
Samantha Chui



Lindsey Ellis
\$1,553
Debbie Ezernack



Britton Costa
\$1,268
Simon Arias



Darrious Polk
\$1,181
Alex Roland

JUNE TOP PERSONAL RECRUITING AGENTS

— By Incentive Structure Payout*

June Total Payout: **\$121,259**

June Total Qualifiers: **355**

Name	Total	Name	Total	Name	Total	Name	Total
Marian Sertler	\$1,776	Nathel Edwards	\$719	Travis Boscia	\$573	Bradley Fordyce	\$500
Andrew Davidson	1,624	Richard Kresge	689	Ryan Diederich	559	Susana Galarza	500
Lindsey Ellis	1,553	Shaylene Daniels	679	Adrian Segalla	557	Kenneth Gipson	500
Britton Costa	1,268	David Stankiewicz	677	Brett Crawley	553	Thomas Grenfell-Stopko	500
Darrious Polk	1,181	Sean Crampton	665	James Bonsall	547	Bobby Gujral	500
Douglas Webb	1,152	Kevin Kyler	652	Timothy Beckstead	547	Imtiaz Haque	500
Stephanie Cayetano	1,131	Mohammad Alhawari	648	Bruce Viaje	547	Jenna Hayes	500
Claudia Smith	1,106	Johnathan Calderon	645	Ariel Fleming	546	Preston Holloway	500
Kiley Foy	1,103	Austin Clarkson	644	Thor Leighton	545	Judiff Jackson	500
Trevor Howard	1,057	William Brookshire	634	Samira Shaikh	544	Aaron Jacobitz	500
O'Neil Cooper	1,019	Norman White	632	Juan Venegas	538	Benjamin Jia	500
Matthew Doughty	1,015	Linda Eichelberger	623	Yolanda Taylor	532	Jennifer Lee	500
Briana Cooper	1,000	Jordan Fries	616	Alex Torruella	528	Joshua Leffall	500
Oscar Betancourt	966	Anna Pulit	604	Andrew Chambers	523	Gabriela Lozano Yanez	500
Byron Loosli	897	Diane Williams-Lewis	602	Theresa Rhoden	521	Nicholas Moore	500
Mele Simanu	885	Matthew Kader	600	Michael Denton	517	Michael Neilson	500
Patrick Cremeans	836	Dana Black	599	Mitzi Roybal	513	Paul Nwoko	500
Kevin Holtz	784	Abigail Failey	594	Josue Baez	500	Kimberly Pearson	500
Leonard Gilbert	776	James Frodyma	583	Jamesha Baker	500	Lawrence Sanchez	500
Daniel Toshner	766	Isheona Luckey	582	Undrakh Byambajav	500	Nicholas Scordos	500
Oren Stephens	764	Caleb Drake	579	Justin Cada	500		
Marzuwoa Brown	750	Thomas Oldfield	576	Lamara Cato	500		
Darron Hacker	721	Christopher Chavez	574	Barbara Engler	500		

JUNE TOP PERSONAL RECRUITING AGENTS

— By Number of Personal Recruits*

Total Personal Recruiting Agents: **427**

Total Personal Recruits: **721**

Name	Personal Recruits	Name	Personal Recruits	Name	Personal Recruits	Name	Personal Recruits
Maryann Cruz	9	Valentina Jamil	3	Megan Holiday	2	Alexander Schwartz	2
Tina Phongsavath	6	Alex Kae	3	Trevor Howard	2	Raelyn Silva	2
Darrious Polk	6	Kimberly Pearson	3	Ronnie Hurst	2	Gary Slocum	2
Samira Shaikh	6	Ileana Rosas	3	Thor Leighton	2	Claudia Smith	2
Ransy Vazquez	6	Nicholas Scordos	3	Kyle Lewicki	2	Darlington Smith	2
Norman White	6	Adrian Segalla	3	Melinda-Rae Lyse	2	Lawrence Smith	2
Mele Simanu	5	Rachael Trader	3	Emilee Manthey	2	James Sodan	2
Daniel Toshner	5	Joy Vann-Austin	3	David McCusker	2	Scott Sonnenberg	2
Taylor Black	4	Christina Wacker	3	Kyle Mitchell	2	Jimmy Tchen	2
Kiley Foy	4	Maria Avila	3	Nicholas Moore	2	Jared Teerlink	2
Henry Ingraham	4	Tracy Bell	2	Tayzha Musil	2	Eric Thomas	2
Denville Loney	4	Dana Black	2	Matthew Parks	2	Tatjana Tiki Tikhonov	2
Alvin Massenbourg	4	Adam Boggs	2	Polina Philbin	2	Joseph Tomanovich	2
Tyler Peworchik	4	William Brookshire	2	Nicholas Posey	2	Michael Tribbitt	2
Marian Sertler	4	Kevin Brown	2	Chad Potts	2	Ifeanyi Ufodu	2
Oren Stephens	4	Shorne Brown	2	Melissa Quintal	2	Juan Venegas	2
Bob Wingate	4	Andrew Chambers	2	Melissa Quintana	2	Bruce Viaje	2
Jennifer Young	4	Briana Cooper	2	Andriana Ramos	2	Jason von Rosenberg	2
Oscar Betancourt	3	Megan Cox	2	Michael Rangel	2	Aaron Wallace	2
Britton Costa	3	Ryan Diederich	2	Joshua Rauser	2	Douglas Webb	2
Jennifer Crandall	3	Drew Dillon	2	Valarie Redmond	2	Newalow Weekes	2
Brett Crawley	3	Brianna DiPietro	2	Toscanna Reis	2	Richard Whyte	2
Patrick Cremeans	3	Roger Drake	2	Patrick Rieger	2	Diane Williams-Lewis	2
Andrew Davidson	3	E Franklin Dudley	2	Mitzi Roybal	2	Kyle Wrobel	2
Lindsey Ellis	3	Charles Firneno	2	Nial Samsouondar	2	Joel Yost	2
Zeydilliana Fargo	3	Angelica Georges	2	David Schanuel	2		
Darron Hacker	3	Bobby Gujral	2	Preston Schmidli	2		

YTD TOP 25 PERSONAL RECRUITING AGENTS

— By Number of Personal Recruits*

YTD Total Personal Recruiting Agents: **590**

YTD Total Personal Recruits: **875**

Name	Personal Recruits	Name	Personal Recruits	Name	Personal Recruits	Name	Personal Recruits
Maryann Cruz	10	Ransy Vazquez	6	Kiley Foy	4	Tyler Peworchik	4
Tina Phongsavath	7	Norman White	6	Megan Holiday	4	Marian Sertler	4
Henry Ingraham	6	Mele Simanu	5	Denville Loney	4	Oren Stephens	4
Jamel Johnson	6	Daniel Toshner	5	Byron Loosli	4	Bob Wingate	4
Michael Neilson	6	Oscar Betancourt	4	Alvin Massenbourg	4	Jennifer Young	4
Darrious Polk	6	Taylor Black	4	Latasha Montgomery	4		
Samira Shaikh	6	Nicholas Dumitriu-Morentz	4	Armita Ostowari	4		



Susan Fuldauer
Vice President of
Public Relations Field Operations

Passion Loves Company

Sometimes you see something written on a bumper sticker or in a quote and it really hits home for you. "Passion Loves Company" was on a bumper sticker that I saw recently and it made me think about our passion. Passion is truly like a magnet. The more passionate you are, the more you attract others to your passion.

So, what is it about passion that is so important and that draws others to you?

According to author and CEO of Likeable Media, Dave Kerpen, "Passion is the energy that keeps us going, that keeps us filled with meaning, and happiness, and excitement, and anticipation. Passion is a powerful force in accomplishing anything you set your mind to, and in experiencing work and life to the fullest extent possible. Ultimately, passion is the driving force behind success and happiness that allows us all to live better lives."

Passion is contagious; however, if it isn't authentic and real, it will not be enough to see you to your end goal. Genuine passion makes it possible for you to persist and endure through difficult times and drives you to solutions to the obstacles that you'll likely encounter on the way to achieving your success. Additionally, your passion inspires others to come on board with your vision of what you want to accomplish.

It's important that you figure out what your passion is. What is it that makes you excited for Monday to arrive? What is it that makes you want to give 120% effort? What is it that keeps you wanting to make it to the last appointment of the day? You can do most jobs with little to no passion but, to really excel in your work life, you need that passion to drive you to be your best.



Congratulations to Brenda DiSomma for receiving the AFSCME Local 1199J award for community service.

In Public Relations, it is our passion to serve working families, both nationally and locally, that makes our groups want to partner with us and include us in action and support for public policy and to right injustices. It is our passion for social and worker issues that takes us beyond being just a vendor, but to being a partner in finding solutions and standing up for what is right.

On the agency side, it is the passion while you are at the kitchen table of a working class family that helps them to make the decision to have AIL/NILICO/UHL be a part of their financial security. It is also this passion that brings new agents into the fold.

Ours is not an easy industry, but it is rewarding on many levels. We must find a way to relate to our customers. You must be passionate about the financial security you are providing for working families. You must be passionate about the core values of the company you represent when you are either in the home of a working family or creating the relationship with a group that needs to see and hear your passion for the company you represent.

Nelson Mandela once said, "There is no passion to be found playing small — in settling for a life that is less than the one you are capable of living."

Passion does love company, so be passionate about what you do and you'll find yourself surrounded by others who share that passion.



TRAINED TO SERVE

Bernard Turns 1

Please join us in wishing a very happy first birthday (July 3) to Bernard, the Fidelco Guide Dog Foundation puppy we sponsor. B and his classmates shared a yummy carob peanut butter cake after their lessons. We're told B also enjoyed the gift from his friends at AIL-NILICO: a large rubber chew bone.

B is working hard to learn the ropes of being a guide dog and will one day serve as the eyes for a visually impaired military veteran. He is learning such things as how to enter and exit a building with his handler, recognizing when it's safe to move forward, etc. He continues to learn about dealing with distractions such as large crowds and encountering other dogs that might not be on a mission quite as important as what he is doing.

It takes 2 years and costs \$45,000 to train these special dogs. Bernard still has another year of training before he goes to work, so stay tuned for more updates on his progress.



Individual Producers



1. Ryan Kendl
Santa Rosa, CA



2. Joshua Dishong
Columbus, OH



3. Annazette Collins
Lombard, IL



4. Joachim Jean
Burlington, MA



5. Alvin Ali
Concord, CA



6. Alma Barriga Gonzalez
Concord, CA



7. Eric LaBossiere
Billings, MT



8. Massoud Vaziri
Surrey, BC



9. Max Quasem
Los Angeles, CA



10. Damaris Henderson
Los Angeles, CA



11. Mark Neilson
Provo, UT



12. Bruce Tan
Honolulu, HI



13. Mike Allen
Jeffersonville, IN



14. Bradley Kampmeier
Menomonee Falls, WI



15. Dustin Dunbar
Sioux Falls, SD



16. Muhammed Ashraf
Flushing, NY



17. Daniel Li
Minneapolis, MN



18. Iris Saavedra-Garcia
Concord, CA



19. Michael van Delft
Halifax, NS



20. Kimberly Spinelli-Young
Eatontown, NJ

IceBreakers

Daniel Larocque
Halifax, NS
\$18,844 Net ALP
Ryan O'Malley MGA
Imran Satti SGA

Louis Reed
Los Angeles, CA
\$14,843 Net ALP
Sean Velasquez MGA
Cohen-Cohen SGA

Geddes Robinson
Cincinnati, OH
\$14,006 Net ALP
Michael Denton MGA
Scott Rehberg SGA

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

June Production						
Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Ryan Kendl	\$42,258		87.7	Nicholas Lorence	Altig-Orlovic
2.	Joshua Dishong	41,074		73.5	Zachary Hart	Surace-Smith
3.	Annazette Collins	38,415	97		Andre Bent	Bob Olson
4.	Joachim Jean	29,487	88		Ryan Hall	Laura Fisher
5.	Alvin Ali	29,472	93		Harold Durana	Jatoft-Foti
6.	Alma Barriga Gonzalez	28,022		87.3	Malay Prom	Jatoft-Foti
7.	Eric LaBossiere	25,504		80.5	Lee Jeffers	Altig-Orlovic
8.	Massoud Vaziri	24,647		83.8	Bobby Gujral	Altig-Orlovic
9.	Max Quasem	24,165		85.7		Cohen-Cohen
10.	Damaris Henderson	24,026	94		Sean Velasquez	Cohen-Cohen
11.	Mark Neilson	23,601		77.5	Nicholas Lorence	Altig-Orlovic
12.	Bruce Tan	23,582		94.2	Christopher Clark	Altig-Orlovic
13.	Mike Allen	22,783		84.4		Travis Moody
14.	Bradley Kampmeier	22,658		80.4	Kathryn Chaisson	Chris Hernandez
15.	Dustin Dunbar	21,729		86.6		Altig-Orlovic
16.	Muhammed Ashraf	21,172		87.9	Atta Saleh	Theodore Pappas
17.	Daniel Li	20,738		79.8	Patrick Stenglein	Altig-Orlovic
18.	Iris Saavedra-Garcia	20,409		76.7	Paul Samra	Jatoft-Foti
19.	Michael van Delft	20,277		77.8		Imran Satti
20.	Kimberly Spinelli-Young	20,008	84		Mavrick Fredericks	Giglione-Ackerman
21.	Anthony Sava	19,571		87.0	London Burnett	Surace-Smith
22.	Daniel Larocque	18,844	100		Ryan O'Malley	Imran Satti
23.	Lucas Larson	18,793	92		John Sparby	Chris Hernandez
24.	Alan Sedaghat	18,297		87.7	Bobby Gujral	Altig-Orlovic
25.	Hakan Ozalpasan	18,031		87.2		Cohen-Cohen
26.	Katie Massart	17,448		92.0	John McGrath	Altig-Orlovic
27.	Gian Trinidad	17,441		92.7	Bobby Gujral	Altig-Orlovic
28.	Alfred Uipa	17,400		80.6	Stephen Hill	Steve Friedlander
29.	Michael Kachenmeister	17,212		89.1	Daniel Hartwig	Surace-Smith
30.	Ifeanyi Ufodu	17,157		80.9	Ala Awad	Alex Roland
31.	Anthony Stephens	17,146		82.4		Dan Rubio
32.	Maria Avila	16,927	92		Steve Svendsen	Richard Correa
33.	Joseph Sarasin	16,913		75.5	Pamela Altman	Surace-Smith
34.	Kylee Saldivar	16,614	95		Avi Kauderer	Simon Arias
35.	Sherry Schick	16,552		87.4	John McGrath	Altig-Orlovic
36.	Patrick Donovan	16,401		88.5	Ryan Stenglein	Altig-Orlovic
37.	Ana Finau	16,347	96		Ofa Tupouniua	Steve Friedlander
38.	Tibor Simon	16,320		89.8	Alex Kae	Altig-Orlovic
39.	Latrevia Terrell	16,177		74.4	Brandon Teter	Matthew Hogan
40.	Mike Sukhbaatar	16,096		90.3		Christine Judge
41.	Haydee Burrola	16,046	93		Gevorg Yanukyan	Desi Dimitrova
42.	Tiffany Harmouche	15,945	81		Matthew Parks	Surace-Smith
43.	Garret Kun	15,590		81.4	Samuel Cohen	David Hausman
44.	Erez Shabtay	15,433		91.3	Cherri Xie	Altig-Orlovic
45.	Soonalote Taogaga	15,352		73.3	Stephen Hill	Steve Friedlander
46.	Andrew Chambers	15,243	89		Ryan Wilson	Philip Prata
47.	Dustin Edgell	15,142		81.1	Steven King	Paul Rumbuc
48.	Louis Reed	14,843	98		Sean Velasquez	Cohen-Cohen
49.	Jean Gordon	14,766	87		Emmanuel Villasenor	Brandon Cooley
50.	Timothy Nolan	14,730		82.8	Hal Herman	Oldham-Bianchi

ALL TIME RECORD: MARK NEILSON \$95,151 Net ALP

YTD Production						
Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Ryan Kendl	\$302,555		87.7	Nicholas Lorence	Altig-Orlovic
*2.	Joshua Dishong	292,299		73.5	Zachary Hart	Surace-Smith
*3.	Bruce Tan	143,574		94.2	Christopher Clark	Altig-Orlovic
*4.	Mark Lomonaco	142,609		83.9	Richard Mansfield	Altig-Orlovic
*5.	Joey Kennedy	138,295		73.4	Ashlynn Orng	Altig-Orlovic
*6.	Max Quasem	135,235		85.7		Cohen-Cohen
*7.	Michael van Delft	128,411		77.8		Imran Satti
*8.	Dustin Dunbar	126,416		86.6		Altig-Orlovic
*9.	Kimberly Spinelli-Young	124,865	84		Mavrick Fredericks	Giglione-Ackerman
*10.	Daniel Li	119,112		79.8	Patrick Stenglein	Altig-Orlovic
11.	Katie Massart	116,800		92.0	John McGrath	Altig-Orlovic
12.	Joseph Sarasin	104,932		75.5	Pamela Altman	Surace-Smith
13.	Joachim Jean	99,031	88		Ryan Hall	Laura Fisher
14.	Erez Shabtay	98,645		91.3	Cherri Xie	Altig-Orlovic
15.	George Kamel	98,284		70.5	Zachary Hart	Surace-Smith
16.	Alan Sedaghat	97,990		87.7	Bobby Gujral	Altig-Orlovic
17.	Alfred Uipa	97,577		80.6	Stephen Hill	Steve Friedlander
18.	Mike Allen	96,937		84.4		Travis Moody
19.	Kehinda Pryor	92,322		76.4	Melne Lewis	Bob Olson
20.	Christine Weatherspoon	88,521		88.9		Chad Panzer
21.	Mike Sukhbaatar	87,526		90.3		Christine Judge
22.	Bradley Kampmeier	87,422		80.4	Kathryn Chaisson	Chris Hernandez
23.	Jonni Ng	86,321		89.2	Hunter Houvener	Altig-Orlovic
24.	Sean Grant	84,796		84.6	Melne Lewis	Bob Olson
25.	Mark Neilson	83,182		77.5	Nicholas Lorence	Altig-Orlovic
26.	Justin Germany	83,092		78.0		Dan Rubio
27.	Joey Sales	82,370		89.1	Jonathan Emura	Altig-Orlovic
28.	Alvin Ali	82,215	93		Harold Durana	Jatoft-Foti
29.	Alma Barriga Gonzalez	81,282		87.3	Malay Prom	Jatoft-Foti
30.	Amy Shui	80,558		84.4		Giglione-Ackerman
31.	Damaris Henderson	79,660	94		Sean Velasquez	Cohen-Cohen
32.	Paul Smith	79,631	84		Zachary Hart	Surace-Smith
33.	Bernadette Casciato	78,726		69.5		Simon Arias
34.	Malkia Spencer	78,253	96		Tim McAdams	Simon Arias
35.	Ana Finau	77,601	96		Ofa Tupouniua	Steve Friedlander
36.	Ruben Soberanes	77,275		75.4	Doreen Ryan-Foti	Jatoft-Foti
37.	Mele Simanu	76,015	87		Ofa Tupouniua	Steve Friedlander
38.	Tibor Simon	75,681		89.8	Alex Kae	Altig-Orlovic
39.	Shalom Chaimov	75,348	87		Syed Quadri	Theodore Pappas
40.	Annazette Collins	73,824	97		Andre Bent	Bob Olson
41.	Rita Charles	73,014		75.5	Stephen Hill	Steve Friedlander
42.	Omar Hashimi	72,874		72.1		Jatoft-Foti
43.	Maren Conway	72,779		80.3	Marisa Willgruber	David Hausman
44.	Ryan Vopat	72,304		88.3	Bradley Weigand	Surace-Smith
45.	Jean Gordon	70,760	87		Emmanuel Villasenor	Brandon Cooley
46.	Soonalote Taogaga	70,710		73.3	Stephen Hill	Steve Friedlander
47.	Patrick Donovan	70,559		88.5	Ryan Stenglein	Altig-Orlovic
48.	Ifeanyi Ufodu	70,524		80.9	Ala Awad	Alex Roland
49.	Sherry Schick	70,457		87.4	John McGrath	Altig-Orlovic
50.	Steven Stensrud	70,267		74.6	John McGrath	Altig-Orlovic

ALL TIME RECORD: ALAN SEDAGHAT \$530,329 Net ALP

Supervising Agents



1. Bradley Gray
Halifax, NS



2. Sandra Sandoval
Schaumburg, IL



3. Pauline Cresswell
Auckland, NZ



4. Victor Zavaleta
Schaumburg, IL



5. Christina Meyer
Schaumburg, IL

June Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Bradley Gray	\$52,323	\$49,452	85		Robert Kanaan Imran Satti
2.	Sandra Sandoval	46,379	46,379	87		Marian Sertler Sabrina Lloyd
3.	Pauline Cresswell	38,712	36,759		74.6	Ofa Tupouniua Steve Friedlander
4.	Victor Zavaleta	35,326	35,326	94		Marian Sertler Sabrina Lloyd
5.	Christina Meyer	33,206	33,206	90		Alex Torruella Sabrina Lloyd
6.	Arien Seemann	29,436	36,464	92		Daniel Hartwig Surace-Smith
7.	Mike Lade	28,991	36,317	92		Sean Velasquez Cohen-Cohen
8.	Vicki Perea	26,306	35,610		87.9	Harold Durana Jatoft-Foti
9.	Jonathan Boyd	25,057	24,343		69.0	Britton Costa Simon Arias
10.	Jaime Baez	24,809	26,924	89		Shahab Mahdavinejad Theodore Pappas

ALL TIME RECORD: \$286,210 1st Six Mo Agt
ALL TIME RECORD: \$286,210 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Chelsie Young	\$252,723	\$263,622	70.8		Zach Otto Sabrina Lloyd
2.	Robert Schneiderman	224,775	292,013	77.0		Cynthia Schneiderman Sabrina Lloyd
3.	Jake Colpitts	199,659	217,868	78		Ryan O'Malley Imran Satti
4.	Christina Meyer	176,472	176,472	90		Alex Torruella Sabrina Lloyd
5.	Bradley Gray	176,387	206,297	85		Robert Kanaan Imran Satti
6.	Sandra Sandoval	158,198	158,198	87		Marian Sertler Sabrina Lloyd
7.	Linetti Pasikala	148,501	175,700	92		Ofa Tupouniua Steve Friedlander
8.	Jeffrey Gilliana	144,914	147,294	84		Thomas Kijanowski Sabrina Lloyd
9.	Pauline Cresswell	144,553	156,206		74.6	Ofa Tupouniua Steve Friedlander
10.	Jeremiah Wiskeman	127,929	157,421		74.6	Michelle Crowe Simon Arias

ALL TIME RECORD: \$653,097 1st Six Mo Agt
ALL TIME RECORD: \$959,675 Net ALP

General Agents



1. Scott Montgomery
Concord, CA



2. Enrique Sandoval
Schaumburg, IL



3. David Higa
Los Angeles, CA



4. Bryan Fronberger
Menomonee Falls, WI



5. Timothy Bugge
Pittsburgh, PA



6. Ashley Wenning
Toledo, OH



7. Duni Olusegun
Indianapolis, IN



8. Gabriela Sime
Burlington, MA



9. Brent Bowling
Cleveland, OH



10. Mark Dombrowski
Eatontown, NJ

June Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Scott Montgomery	\$83,811	\$111,789	94		Harold Durana Jatoft-Foti
2.	Enrique Sandoval	66,540	64,384		76.1	Marian Sertler Sabrina Lloyd
3.	David Higa	48,995	57,293		84.7	Sean Velasquez Cohen-Cohen
4.	Bryan Fronberger	48,070	60,174		78.4	Michael Mandella Chris Hernandez
5.	Timothy Bugge	46,535	54,438		69.1	Britton Costa Simon Arias
6.	Ashley Wenning	42,389	81,917		79.5	Daniel Hartwig Surace-Smith
7.	Duni Olusegun	39,451	46,996		71.5	Devon Chapman Cunningham-Weatherspoon
8.	Gabriela Sime	38,472	40,308		72.4	Brian Zuzick Laura Fisher
9.	Brent Bowling	37,896	65,863	84		Marc Salvaggi Surace-Smith
10.	Mark Dombrowski	37,482	46,703		70.4	Corey Helly Giglione-Ackerman
11.	Jesse Rennich	37,425	56,509	85		Matthew Diulus Simon Arias
12.	Erica Fitzsimmons	37,186	41,502		72.7	Avi Kauderer Simon Arias
13.	Mohammed Moalawi	36,180	41,152		75.2	Syed Quadri Theodore Pappas
14.	Melissa Quintal	36,159	40,826		76.3	Todd Glazer Joseph Diecedue
15.	Jason Ryen	35,098	46,821		80.0	Dustin Dunlap Surace-Smith
16.	Erin Moyer	34,685	38,802		80.1	Mark Beckford Slav Bitman
17.	Zachary Santino	34,104	49,122		72.2	Nicholas Moore Oldham-Bianchi
18.	Christine DiSanto	34,006	47,789		83.4	Jorge Guerra Giglione-Ackerman
19.	Nicole Wells	32,879	42,118		84.2	Joseph Geer Surace-Smith
20.	Tammy Wingate	32,867	32,867	94		John Nieves Bob Wingate

ALL TIME RECORD: \$441,104 1st Six Mo Agt
ALL TIME RECORD: \$624,474 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Enrique Sandoval	\$390,588	\$407,445	76.1		Marian Sertler Sabrina Lloyd
*2.	Scott Montgomery	269,339	401,366	94		Harold Durana Jatoft-Foti
*3.	Timothy Bugge	259,208	299,345		69.1	Britton Costa Simon Arias
*4.	Cameron Cimino	250,640	366,116	85		Tim McAdams Simon Arias
*5.	Ashley Wenning	218,132	386,152		79.5	Daniel Hartwig Surace-Smith
6.	David Higa	212,050	269,734		84.7	Sean Velasquez Cohen-Cohen
7.	Brent Bowling	201,166	315,766	84		Marc Salvaggi Surace-Smith
8.	Nicholas Scordos	200,889	342,095		82.9	Matthew Parks Surace-Smith
9.	Zachary Santino	198,767	267,063		72.2	Nicholas Moore Oldham-Bianchi
10.	Lesina Ah Sue	196,387	407,111		69.7	Stephen Hill Steve Friedlander
11.	John Napiza	196,248	283,724		72.9	Doreen Ryan-Foti Jatoft-Foti
12.	Eric Thompson	184,928	244,121	86		Matthew Parks Surace-Smith
13.	Anthony Theriault	179,107	467,800		72.6	Zachary Hart Surace-Smith
14.	Calvin Irving	176,127	269,257		88.0	Levar Morgan Theodore Pappas
15.	Jesse Rennich	175,367	310,865	85		Matthew Diulus Simon Arias
16.	Jason Ryen	169,257	243,526		80.0	Dustin Dunlap Surace-Smith
17.	Kyle Lewicki	167,394	210,202		71.7	Kyle Wrobel Mathew Hart
18.	Drew Sharp	163,216	260,574		72.6	Timothy Wilson Philip Prata
19.	Jenna Grula	156,997	201,706		77.3	James Keefer Simon Arias
20.	Christine DiSanto	154,640	214,094		83.4	Jorge Guerra Giglione-Ackerman

ALL TIME RECORD: \$1,468,394 1st Six Mo Agt
ALL TIME RECORD: \$2,262,883 Net ALP

Master General Agents



1. Ofa Tupouniua
Auckland, NZ



2. Marian Sertler
Schaumburg, IL



3. Daniel Hartwig
Toledo, OH



4. Harold Durana
Concord, CA



5. Michael Denton
Cincinnati, OH



6. Zachary Hart
Columbus, OH



7. Corey Helly
Eatontown, NJ



8. Marc Salvaggi
Cleveland, OH



9. Syed Quadri
Flushing, NY



10. Raymond Risucci
Overland Park, KS

June Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Ofa Tupouniua	\$154,128	\$218,251		72.1	Steve Friedlander
2.	Marian Sertler	126,936	129,277		72.5	Sabrina Lloyd
3.	Daniel Hartwig	99,434	166,336		76.8	Surace-Smith
4.	Harold Durana	83,811	117,010		78.5	Jatoft-Foti
5.	Michael Denton	70,110	71,890	92		Scott Rehberg
6.	Zachary Hart	69,540	223,072		77.6	Surace-Smith
7.	Corey Helly	68,347	87,390		69.9	Giglione-Ackerman
8.	Marc Salvaggi	68,264	101,429		82.5	Surace-Smith
9.	Syed Quadri	66,045	108,940		70.6	Theodore Pappas
10.	Raymond Risucci	62,018	92,979		77.8	Dorian Oldham
11.	Sean Velasquez	58,603	98,646		84.7	Cohen-Cohen
12.	Matthew Parks	58,066	139,757		79.5	Surace-Smith
13.	Nicholas Moore	55,514	76,542		71.7	Oldham-Bianchi
14.	Michael Mandella	55,366	66,394		78.7	Chris Hernandez
15.	Britton Costa	53,704	62,137		71.7	Simon Arias
16.	Avi Kauderer	53,491	65,481		73.8	Simon Arias
17.	Stephen Hill	50,421	151,075		70.4	Steve Friedlander
18.	Bobby Szwaja	49,402	106,627		73.7	Theodore Pappas
19.	Ryan Hall	48,568	101,882		72.3	Laura Fisher
20.	Antonio Reyes	48,447	40,505		81.4	Simon Arias

ALL TIME RECORD: \$438,277 1st Six Mo Agt
ALL TIME RECORD: \$723,872 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Ofa Tupouniua	\$994,785	\$1,272,274		72.1	Steve Friedlander
*2.	Marian Sertler	656,100	721,999		72.5	Sabrina Lloyd
*3.	Zachary Hart	513,016	1,578,933		77.6	Surace-Smith
*4.	Matthew Parks	465,026	832,419		79.5	Surace-Smith
*5.	Syed Quadri	424,035	702,058		70.6	Theodore Pappas
6.	Daniel Hartwig	423,256	773,952		76.8	Surace-Smith
7.	Bobby Szwaja	408,702	591,558		73.7	Theodore Pappas
8.	Stephen Hill	408,519	995,684		70.4	Steve Friedlander
9.	Ryan Hall	399,954	681,984		72.3	Laura Fisher
10.	Britton Costa	384,482	490,294		71.7	Simon Arias
11.	Nicholas Moore	335,510	467,794		71.7	Oldham-Bianchi
12.	Zach Otto	325,404	347,165		75.0	Sabrina Lloyd
13.	Raymond Risucci	315,345	570,117		77.8	Dorian Oldham
14.	Brooke Spain	298,264	431,257		73.6	Brandon Cooley
15.	Levar Morgan	289,740	496,546		75.1	Theodore Pappas
16.	Marc Salvaggi	279,317	458,339		82.5	Surace-Smith
17.	Michelle Crowe	278,311	319,900		72.0	Simon Arias
18.	Cynthia Schneiderman	278,170	373,229		74.5	Sabrina Lloyd
19.	Patrick Knouse	277,876	353,716		79.7	Slav Bitman
20.	Ryan Bisanz	276,968	448,043		73.1	Brian Traboulay

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt
ALL TIME RECORD: \$4,468,285 Net ALP

Regional General Agents



1. Robert Janev
Schaumburg, IL



2. Thomas Vena
Pittsburgh, PA



3. Patrick Bendure
Columbus, OH



4. Michael Vasu
Cleveland, OH



5. Paul Kelly
Auckland, NZ

June Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Robert Janev	\$246,846	\$271,539		72.6	Sabrina Lloyd
2.	Thomas Vena	216,901	385,290		72.6	Simon Arias
3.	Patrick Bendure	206,337	490,420		76.2	Surace-Smith
4.	Michael Vasu	206,263	407,439		78.4	Surace-Smith
5.	Paul Kelly	181,863	287,174		71.7	Steve Friedlander
6.	Justin Adams	174,695	300,717		70.7	Simon Arias
7.	Marian Sertler	157,826	160,168		72.5	Sabrina Lloyd
8.	Doreen Ryan-Foti	155,755	308,926		77.1	Jatoft-Foti
9.	Matthew Parks	151,300	294,371		78.6	Surace-Smith
10.	Matthew Diulus	140,691	202,968		69.9	Simon Arias

ALL TIME RECORD: \$980,159 1st Six Mo Agt
ALL TIME RECORD: \$1,435,508 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Robert Janev	\$1,617,097	\$1,843,712		72.6	Sabrina Lloyd
*2.	Justin Adams	1,371,114	2,404,592		70.7	Simon Arias
3.	Patrick Bendure	1,273,511	3,122,344		76.2	Surace-Smith
4.	Thomas Vena	1,238,817	2,338,089		72.6	Simon Arias
5.	Paul Kelly	1,192,012	1,760,231		71.7	Steve Friedlander
6.	Michael Vasu	1,157,256	2,130,847		78.4	Surace-Smith
7.	Levar Morgan	1,086,657	1,795,572		72.7	Theodore Pappas
8.	Matthew Parks	917,689	1,568,682		78.6	Surace-Smith
9.	Brett Gryska	902,876	2,212,992		73.3	Oldham-Bianchi
10.	Marian Sertler	867,216	933,117		72.5	Sabrina Lloyd

ALL TIME RECORD: \$5,230,627 1st Six Mo Agt
ALL TIME RECORD: \$8,242,209 Net ALP

State General Agents

Spotlight recognizes State General Agents in Categories I-IX with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-IX will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-IX will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



Theodore Pappas
CATEGORY I



Eric Giglione
CATEGORY II



David Ackerman
CATEGORY II



Brandon Cooley
CATEGORY III



David Hausman
CATEGORY IV



Laura Fisher
CATEGORY V



James Cunningham
CATEGORY VI



Jamison Weatherspoon
CATEGORY VI



Chad Panzer
CATEGORY VIII



Corey Neff
CATEGORY IX



Top Rookie

Stephen Jubrey
Net ALP \$68,487



Top Start-Up

Byron Paz
Net ALP \$59,203

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards. Only the top 3 Rookie and Start Up SGAs in each category with a minimum of \$25K of production are listed.

June

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Theodore Pappas	74.5		\$242,561	\$303,100	80.0	43.5	123.6
	Surace-Smith		77.8	516,889	623,500	82.9	37.7	120.6
II	Giglione-Ackerman	77.0		\$277,773	\$238,000	116.7	45.9	162.6
	Sabrina Lloyd		72.6	277,737	260,000	106.8	21.3	128.1
	Steve Greer		77.0	172,767	195,000	88.6	25.7	114.3
III	Brandon Cooley	75.5		\$162,128	\$186,200	87.1	57.4	144.5
	Williams-Zophin		72.7	182,119	173,200	105.1	36.6	141.8
	Chris Hernandez		77.9	200,598	186,200	107.7	22.4	130.1
IV	David Hausman	85		\$147,337	\$138,500	106.4	45.9	152.3
	Joseph Diecedue		75.0	111,875	138,500	80.8	21.6	102.4
V	Laura Fisher	75.0		\$92,647	\$112,500	82.4	98.6	181.0
VI	Cunningham-Weatherspoon	72.6		\$109,649	\$83,000	132.1	65.4	197.5
VIII	Chad Panzer	75.0		\$52,161	\$60,600	86.1	266.1	352.2
	Scott Rehberg		71.5	106,844	60,600	176.3	140.1	316.5
	Eric Cochran		78.2	60,443	60,600	99.7	48.5	148.2
IX	Corey Neff	88		\$81,235	\$43,300	187.6	60.3	247.9

YTD

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Theodore Pappas	74.5		\$1,881,500	\$1,818,600	103.5	15.9	119.4
	Altig-Orlovic		78.1	4,910,846	5,611,800	87.5	29.9	117.4
	Simon Arias		72.8	3,496,489	3,793,200	92.2	17.4	109.6
	Surace-Smith		77.8	2,996,788	3,741,000	80.1	14.5	94.6
II	Sabrina Lloyd	72.6		\$1,828,222	\$1,560,000	117.2	30.6	147.8
	Giglione-Ackerman		77.0	1,642,485	1,428,000	115.0	32.5	147.5
III	Richard Correa	75.4		\$1,131,368	\$1,039,200	108.9	31.2	140.0
	Brandon Cooley		75.5	1,117,850	1,117,200	100.1	31.3	131.4
IV	David Hausman	85		\$875,848	\$831,000	105.4	38.4	143.8
	Joseph Diecedue		75.0	737,144	831,000	88.7	13.9	102.6
V	Laura Fisher	75.0		\$643,908	\$675,000	95.4	35.9	131.3
VIII	Chad Panzer	75.0		\$303,833	\$363,600	83.6	118.6	202.2
	Scott Rehberg		71.5	396,970	363,600	109.2	40.5	149.7
	Eric Cochran		78.2	298,068	363,600	82.0	34.8	116.8
IX	Corey Neff	88		\$293,157	\$227,400	128.9	20.5	149.4

June

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Stephen Jubrey	72.7		\$68,487
	Mathew Hart		75.4	56,203
	Sara Welch		90	35,195
Start-Up	Byron Paz	93		\$59,203
	Marko Jankovic		74.7	31,323

YTD

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Stephen Jubrey	72.7		\$342,484
	Mathew Hart		75.4	313,813
	Jason Bratin		88	303,525
Start-Up	Byron Paz	93		\$217,884
	Jared Cleckner		84.7	188,691
	Marko Jankovic		74.7	152,520

Public Relations



1. Vivian Dwyer
CATEGORY I
Hartfield, VA



2. Malka Arony
CATEGORY I
Phoenix, AZ



1. Robin Andrade
CATEGORY II
Malden, MA



2. Erica Dalager
CATEGORY II
St. Paul, MN



1. David Blaisdell
CATEGORY III
Goodlettsville, TN



2. Cheryl Cook
CATEGORY III
Pittsburgh, PA



1. Paul Winslow
CATEGORY IV
St. Louis, MO



2. Sandra Knapp
CATEGORY IV
Neenah, WI



1. Ashley McGhee
Lapine, AL



2. Carl Zablony
Las Vegas, NV



1. Cindy Cleary
Kansas City, MO

1st
TG



Raj King
Boulder, CO

1st
TG



Casey Warmbrand
Culver City, CA

Congratulations on your first signed TG!

June Production				
Category	Rank	Name	Production in Cards	Manager
I	1.	Vivian Dwyer	2,455	VA/George Farenthold
	2.	Malka Arony	1,482	AZ/Maureen Roberts
	3.	Brenda Di Somma	1,468	NJ/Brian Ryan
	4.	Lee Fivenson	1,214	MI/Michelle Baxter
	5.	Al Wall	948	Toronto/Laurie Onasch
II	1.	Robin Andrade	2,740	Mass & RI/Patrena Smith
	2.	Erica Dalager	1,068	MN/Denise Gilbert
	3.	Carol Matthai	1,062	MD/DC & N VA/George Farenthold
	4.	Jace Wainwright	974	Dallas/Jay Bentley
	5.	Dianna Lueke	851	GA/John Keliher
III	1.	David Blaisdell	3,564	TN & SW NC/Rosanna Gill
	2.	Cheryl Cook	1,648	PA/Katherine Kidder
	3.	Becky Cutler	1,578	CO/Cindy Cleary
	4.	George Murry	1,046	AL & FL Pan/John Keliher
	5.	Julia DiBartolomeo	1,018	AZ/Maureen Roberts
IV	1.	Paul Winslow	3,817	St Louis/Cindy Cleary
	2.	Sandra Knapp	1,610	WI/Amanda Mlinaz
	3.	Liz Corley	1,256	MS/Patti Morgan
	4.	Darrell Dorey	1,206	Maritimes/Melissa Lively
	5.	Tim O'Connor	1,051	OK/Jay Bentley
Rookie	1.	Ashley McGhee	830	AL/John Keliher
IceBreaker	1.	Carl Zablony	258	NV/Maureen Roberts

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

YTD Production				
Category	Rank	Name	Production in Cards	Manager
I	*1.	Susan Gilbert	14,765	Chicago/Dawn Trudden
	*2.	Malka Arony	13,378	AZ/Maureen Roberts
	3.	Chuck Hill	11,712	NorCal & Reno/Jason Beckman
	4.	Mark Gagliardi	10,982	NorCal & Reno/Chuck Hill
	5.	Larry Lozano	10,523	NorCal & Reno/Chuck Hill
II	*1.	Robin Andrade	10,397	Mass & RI/Patrena Smith
	*2.	Carol Matthai	7,369	MD/DC & N VA/George Farenthold
	3.	Bernard Weaver	6,328	PA/Katherine Kidder
	4.	Shelly Korb	5,972	GA/John Keliher
	5.	Timothy Leary	5,184	NY State/JT Tasker
III	*1.	David Blaisdell	11,757	TN & SW NC/Rosanna Gill
	*2.	Travis Daniels	9,446	PA/Katherine Kidder
	3.	Nicole Schneider	6,281	MN/Erica Dalager
	4.	Lou Nell Busby	5,680	KY/Tami Williams
	5.	Robin Denham	5,266	KS & NW MO/Cindy Cleary
IV	*1.	Paul Winslow	11,094	St Louis/Cindy Cleary
	*2.	Darrell Dorey	9,157	Maritimes/Melissa Lively
	3.	Anna Guido Rohrer	8,864	S OH/Tami Williams
	4.	Lori Vaughn	8,027	OR/Shannon Bennett
	5.	Tim O'Connor	7,216	OK/Jay Bentley

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards

PR Managers

June Results			
Rank	Name	Card Growth	Director
1.	Cindy Cleary	4,753	Michelle Baxter
2.	John Keliher	2,338	Patti Morgan
3.	George Farenthold	2,130	Patti Morgan
4.	Rosanna Gill	1,675	Beth Farm
5.	Amanda Mlinaz	936	Laurie Onasch

YTD Results			
Rank	Name	Card Growth	Director
*1.	Dawn Trudden	12,781	Denise Gilbert
*2.	Brian Ryan	8,652	Billy Sauers
*3.	Cindy Cleary	7,438	Michelle Baxter
4.	Tami Williams	7,400	Michelle Baxter
5.	John Keliher	5,880	Patti Morgan

Congratulations to our June Bonus Earners!

Sue Akers	Viki Farr	Erin McKee	Donald Spohn
Marlene Alen	Lee Fivenson	George Murry	Jenny Sprout
Ken Altizer	Mark Gagliardi	Lou Nell Busby	Randy Stockley
Robin Andrade	Susan Gilbert	Kevin O'Connor	Cynthia Syvanych
Malka Arony	Laurie Gruber	Steve Orcheron	Kalie Taylor
Gabriela Berloni	Anna Guido Rohrer	Kathy Pappas	Sarah Thomson-Dufrechou
David Blaisdell	Krissa Hensley	Nicole Pate	Jessica Treybick
Fran Christie	Brett Hulme	Rona Pileggi Spano	Leo VanDenBussche
Cheryl Cook	Sandy Knapp	Janis Pitts	Lori Vaughn
Travis Daniels	Shane Knowles	Bill Verbeten	John Wagner
Robin Denham	Shelly Korb	Chas Robinson	Jace Wainwright
Brenda Di Somma	Timothy Leary	Irene Rurycz	Al Wall
Julia DiBartolomeo	Larry Lozano	Nicole Schneider	Bernard Weaver
Dion Dizon	Amanda MacDonald	Crystal Senour	Katherine Whalen
Vivian Dwyer	Stephen Matous	William Slocum	Paul Winslow
George Farenthold	Carol Matthai	Tracy Smith	

Public Relations categories are as follows

Category	Population	ROOKIE:	Reps with 2013 Hire Date
1	over 8,500,000	ICEBREAKER:	Reps with 2014 Hire Date
2	6,500,000 to 8,499,999	PR MANAGER:	Overall card growth at the end of the current month over previous year same month.
3	4,000,000 to 6,499,999		
4	Under 4,000,000		

WORLD'S GREATEST BONUS



1
RYAN KENDL
\$9,759
Altig-Orlovic

2
JOSHUA DISHONG
\$9,297
Surace-Smith

3
MASSOUD VAZIRI
\$8,148
Altig-Orlovic

4
ANNAZETTE COLLINS
\$8,011
Bob Olson

5
ALMA BARRIGA GONZALEZ
\$7,748
Jatoft-Foti

JUNE BONUS LEADERS

June Bonus Payout: \$1,786,975
June Bonus Qualifiers: 2,375

- \$9,759 Ryan Kendl
- 9,297 Joshua Dishong
- 8,148 Massoud Vaziri
- 8,011 Annazette Collins
- 7,748 Alma Barriga Gonzalez
- 7,142 Alvin Ali
- 6,710 Kayla McIver
- 6,648 Katie Massart
- 6,026 Joachim Jean
- 5,622 Dustin Dunbar
- 5,550 Bruce Tan
- 5,098 Mike Allen
- 5,096 Gian Trinidad
- 4,973 Alfred Uipa
- 4,893 Max Quasem
- 4,724 Daniel Li
- 4,659 Michael van Delft
- 4,635 Jason Miller
- 4,601 Mark Neilson
- 4,509 Daniel Larocque
- 4,485 Latrevia Terrell
- 4,371 Jimmy Tchen
- 4,358 Bradley Kampmeier
- 4,357 Manitisa Toupili
- 4,344 Iris Saavedra-Garcia
- 4,229 Brett Maurice
- 4,208 Roghie Hassan Loo
- 4,156 Lee Jeffers
- 4,138 George Lahamedjian
- 4,126 Timothy Nolan
- 4,087 Patrick Donovan
- 3,998 Joey Sales
- 3,914 Garret Kun
- 3,894 Michael Schumacher
- 3,859 Damaris Henderson
- 3,746 Andrea Yee
- 3,734 Tibor Simon
- 3,723 Andrew Chambers
- 3,702 Soonalote Taogaga
- 3,664 Hakan Ozalpaskan
- 3,661 Cynthia Sittig
- 3,657 Mike Sukhbaatar
- 3,566 Elifranc Deus
- 3,565 Dustin Edgell

- \$3,518 Eric LaBossiere
- 3,518 Maria Avila
- 3,498 Lucas Larson
- 3,492 Sherry Schick
- 3,427 Kimberly Spinelli-Young
- 3,384 Brandon Leonardo
- 3,374 Muhammed Ashraf
- 3,361 Eric Snyder
- 3,314 Ifeanyi Ufondu
- 3,276 Tere Diamond
- 3,244 Haydee Burrola
- 3,242 Alan Sedaghat
- 3,231 Salamanaia Ahkuoi
- 3,197 Kelly McDonald
- 3,099 Jeffrey Fisher
- 3,097 Mark Lomonaco
- 3,054 Ty'Quisha Williams
- 3,045 Mark Bleier
- 3,028 Rohan Smith
- 3,021 Michael De Sadeleer
- 3,009 Christine Weatherspoon
- 2,983 O'Neil Cooper
- 2,947 Glen Sprigg
- 2,936 Dexter Phillip
- 2,920 Anthony Sava
- 2,918 Anthony Stephens
- 2,906 Christopher McFoy
- 2,884 Jahara Lewis
- 2,864 Jose Rubio
- 2,855 Eric Sandifer
- 2,829 Joseph Sarasin
- 2,798 Angela DeVivo
- 2,793 Zakary Paladino
- 2,771 David Pearson
- 2,767 Michael Coulthard
- 2,760 Vakhtang Nazaryan
- 2,758 Sean Grant
- 2,719 Jean Gordon
- 2,697 Stuart McKenzie
- 2,683 Shanita Ellmers
- 2,679 Linda Byas
- 2,670 Scott Davis
- 2,662 Timothy Ross
- 2,660 Frank Wilkins

- \$2,654 Kotoni Kava
- 2,649 Matthew Frost
- 2,622 Christian LaBoy
- 2,604 Mia Mitchell
- 2,595 Carmela Pellen
- 2,593 Krystal Gordon
- 2,590 Raymond Lau
- 2,588 Joseph Hedborn
- 2,587 Alix Albright
- 2,577 Vatapuia Vavau
- 2,569 Hector Matos
- 2,568 Maria Ramirez
- 2,559 Jeremie Dupuis
- 2,542 Badr Elkousy
- 2,539 Anita Ferris
- 2,507 Timothy Cruise
- 2,500 Tyler McKnight
- 2,497 David Herman
- 2,496 Catherine Fisher
- 2,495 Joshua Kershaw
- 2,489 Felicia Minazadehadib
- 2,462 Marthamarie Hernandez
- 2,453 Richard Nypower
- 2,448 Zachary Farrell
- 2,444 Dennis Guss
- 2,429 Ela Anae-Ah Sue
- 2,413 Cindy Blount
- 2,405 Austin Soboleski
- 2,383 Steven Goodwin
- 2,383 Andrew McCarthy
- 2,371 Kevin Tomanovich
- 2,369 Michael Stuver
- 2,367 Sophie Canestrelli
- 2,364 Ariel Vela Della Vedova
- 2,364 Ricardo Garavito
- 2,364 Donovan Jackson
- 2,355 Adama Samba
- 2,343 David Ramirez
- 2,339 Stuart McKenzie
- 2,339 James Frodyma
- 2,336 Teng Lim
- 2,331 Yesenia Castro
- 2,314 Tevita Tupouniua
- 2,301 Kristen Morrison

- \$2,299 Jebb Lyons
- 2,287 Undrakh Byambajav
- 2,277 Richard Carter
- 2,258 Bradley Christiansen
- 2,257 Christina Pierson
- 2,243 Marc Demilia
- 2,237 Ronald Fitzgerald
- 2,235 Deandra Cooper
- 2,233 Lleison Martinez
- 2,232 Kristian Brennan
- 2,224 Andre Hawthorne
- 2,215 Robert Neeley
- 2,196 John C Garrett
- 2,192 Rita Charles
- 2,188 Volodymyr Derevyanyy
- 2,184 Sathnarine Kumar
- 2,183 Kevin Ishikane
- 2,179 Tinley Kindy
- 2,177 Patricia Lambert
- 2,172 Erez Shabtay
- 2,164 Kylee Saldivar
- 2,156 Michael Kachenmeister
- 2,141 Victoria Perea
- 2,136 Joseph Kanaan
- 2,133 Mike Lade
- 2,130 Lockert Johnson
- 2,123 Clara Paradis
- 2,117 Lawrence Hauck
- 2,102 Anthony Vorres
- 2,100 Oscar Betancourt
- 2,098 Patricia Lee
- 2,093 Matthew Bell
- 2,080 Fareedah Omar
- 2,061 Aaron McLean
- 2,058 Raymond Angeles
- 2,057 Dustin Holtz
- 2,049 Jesusdieu Portilus
- 2,046 Timothy Watson
- 2,036 Craig Yarborough
- 2,023 Ayman Elsalhy
- 2,010 Lesina Ah Sue
- 2,010 Andrew Leah
- 2,008 Antoine Lutumba-Ntumba
- 2,000 Jordon Barron

- \$2,000 Sandro Basic
- 1,996 Carolyn Havens
- 1,993 Alicia Rodriguez
- 1,986 Rene Ortega
- 1,982 Milena Arceo
- 1,981 Victoria Wippich
- 1,977 Gabriel Manzo
- 1,970 Gjergji Zemblaku
- 1,966 Arthur Westergren
- 1,953 Lori Masiak
- 1,950 Bechir Abboud
- 1,932 Nicole Williams
- 1,932 Arnold Iacoviello
- 1,924 Anthony Gropelli
- 1,921 Lori Dacyk
- 1,914 Lynn Doolittle
- 1,912 Ricardo Alanis
- 1,912 Joseph Watson
- 1,908 Sultan Deckard
- 1,907 Robert Stevens
- 1,906 Nichole Alanis
- 1,904 Kehinda Pryor
- 1,903 Ronald Rivera
- 1,898 Norman Candelore
- 1,897 Alipate Makau
- 1,889 Corey LaVigne
- 1,881 Jesus Cruz-Navarro
- 1,879 Sandra Linse
- 1,871 Andrea Kessler
- 1,871 Joey Kennedy
- 1,870 Loraine Patterson
- 1,869 Rayleen Kama
- 1,864 Sarita Dhaubhadel
- 1,853 Kylee Hahler
- 1,850 Cecilia Tucker
- 1,844 Thomas Fleming
- 1,843 Rosita Tumpap
- 1,839 Jemari James
- 1,825 Adam Pottebaum
- 1,823 Jamila Jones
- 1,823 Olga Tsymbal
- 1,822 Virginia Lee
- 1,821 Kesline Previl-Francois
- 1,820 Tracy Lepore
- 1,813 Lee Chacon
- 1,813 Nadine Smith-Johnson
- 1,813 Debbie Wilson
- 1,813 David Hefflin
- 1,813 Ivonne Deluna
- 1,806 Taneshia Solomon
- 1,804 Colton Capps
- 1,784 Rimay Papalii
- 1,783 Jesse O Martin
- 1,782 Patrick Gleason
- 1,777 Aaron Parks
- 1,775 Amber Neal
- 1,771 Albert Alexander
- 1,767 Taylor Black
- 1,760 Peter Hudousek
- 1,757 Adam Kahn
- 1,751 Brian Welsh
- 1,750 Susan McDonnell
- 1,741 Darrell Asbell
- 1,735 Jim Hintze
- 1,734 Elias Boles
- 1,734 Jacob Skinner
- 1,734 Ana Finau
- 1,733 Louis Reed
- 1,732 Riita Tokahere
- 1,725 Justin Germany
- 1,720 Shelby Poston

- \$1,714 Raymond Ross
- 1,710 Emmanouil Paragiou
- 1,709 Steve Bryant
- 1,708 Noah Shahin
- 1,703 Mark Harhager
- 1,698 Daymon Green
- 1,696 Michael Warren
- 1,695 Elizabeth Tompkins
- 1,693 Xavier MacLarty
- 1,692 Lora Beronja
- 1,692 Duc Nguyen
- 1,684 Sonia Tyner
- 1,675 Taylor Foster
- 1,673 Lydia Lozano
- 1,671 Sarah Dulany-Gring
- 1,669 Noel Rose
- 1,668 Tiffany Babin
- 1,668 Dylan Kremlacek
- 1,668 Robert Ford
- 1,664 Lionel Schwenke
- 1,662 Mona Shah
- 1,661 Samvel Tigranyan
- 1,660 Ross Ewen
- 1,660 Ryan Vopat
- 1,652 Jeffree Kawamoto
- 1,652 Shela Charlot
- 1,652 Everton Brooks
- 1,651 Horace Johnson
- 1,645 Duni Olusegun
- 1,642 Jennifer Wehrle
- 1,635 Manuel Matos
- 1,635 Ashley Brake
- 1,626 Brian Hutchings
- 1,626 Michel LaHaye
- 1,625 Jeremiah France
- 1,612 Carina McGough
- 1,605 Evelin Castro-Sharif
- 1,599 Marce Garbett
- 1,595 Marilyn Ocker
- 1,589 Dennis Hickey
- 1,580 Kijwana Thompson
- 1,579 Shannon Cooper
- 1,577 Gregory VanSuch
- 1,574 Inna Grigorov
- 1,573 Maren Conway
- 1,570 Robert Elliotte
- 1,569 Tobe Pope
- 1,565 Kenneth Cook
- 1,565 David Schlagheck
- 1,556 Nunuiasolelei Alfreduipa
- 1,553 Anna Midowicz
- 1,549 Donte Grant
- 1,548 Les Swain
- 1,546 Lorena Herndon
- 1,546 Tyler Guzzo
- 1,544 Orin Dutra
- 1,535 Gregory Vess
- 1,535 John Young
- 1,531 Tien Nguyen
- 1,529 Dannely Blanco
- 1,528 Vinicia Moore
- 1,528 Juan Olvera
- 1,526 Yihao Chen
- 1,524 Julie McQuoid
- 1,522 Shawn Lewicki
- 1,522 Daniel Toshner
- 1,520 Elaine Reed
- 1,519 Ryan Cheverie
- 1,517 Dominic Telymonde
- 1,499 Rhiarna Russell
- 1,494 Brian Wallace
- 1,494 John Franklin
- 1,491 David Watkins
- 1,487 Brandyn Kramer

- \$1,483 Abur Lyons
- 1,482 Bryan Juskiw
- 1,481 Benjamin Ainscough
- 1,477 Cherie Mohn
- 1,472 Christine Whipple
- 1,470 Denville Loney
- 1,467 Todd Lightner
- 1,464 Joseph Frankine
- 1,454 Brittany Billings
- 1,453 Glenda Crump
- 1,453 Andrew Dorf
- 1,449 Paul Smith
- 1,435 Asenati Potoae
- 1,434 Nelson Saladen
- 1,426 Tracy Bell
- 1,424 Karen Sessing
- 1,421 Charles Marshall
- 1,421 Adem Abdula
- 1,420 Fononga Koula
- 1,418 Lelei Seumanutafa
- 1,418 Linwood Walker
- 1,412 Brett Surgener
- 1,411 Bernardo Lopez
- 1,410 Gregory Bonnes
- 1,406 Mahadai Kryshundayal
- 1,405 Theresa Reddington
- 1,404 Lori Bracco
- 1,400 Andrea Barenholtz
- 1,395 Megan Holiday
- 1,395 Eric Gyasi
- 1,390 Vishwanath Sankaran
- 1,389 Andrew Culver
- 1,387 Zulma Rodriguez
- 1,387 Fariba Darvishzadeh
- 1,387 Makalita Haangana
- 1,386 Lincoln Dziekonski
- 1,379 Yolette Mompoin
- 1,376 Carley Hosley
- 1,374 Kristina McLain
- 1,372 Shalom Chaimov
- 1,370 Cathleen Hairston
- 1,365 Hifo Tuiontoa
- 1,355 Amy Baird
- 1,353 Sandra Underwood
- 1,352 Joe Islar
- 1,351 Margaret Donegan
- 1,350 Stephanie Moreno
- 1,343 Omar Fernandez
- 1,340 Kasali Kotun
- 1,336 Robert Drake
- 1,333 Ian Richard
- 1,331 Vincent Huen
- 1,330 Jevette Smith
- 1,328 Tyler Peworchik
- 1,328 Andrew Hynan
- 1,316 Laurekins Pardovani
- 1,316 Beth Snow
- 1,313 Lily Tchen
- 1,312 Nadine Braxton
- 1,311 Danny Mayorga
- 1,311 Maryann Cruz
- 1,303 Tiffney Forrester
- 1,300 Damian Stephenson
- 1,300 Jackie Alston
- 1,299 Shaun Smith
- 1,298 Matthew Dixon
- 1,295 John Donovan
- 1,290 Daren Davis
- 1,290 Pamela Faircloth
- 1,286 Xing Chen
- 1,283 Lynne Hebert-Ouellette
- 1,281 Paul Torman
- 1,280 Joshua Cosentino
- 1,276 Dustin Klingebiel
- 1,276 Nasrin Hossein-Abadi
- 1,275 Jeffrey Jansen

- \$1,275 France B Savoie
- 1,275 Robert Ulreich
- 1,271 Joseph Simon
- 1,271 Van Ortega
- 1,270 Kristen Woolley
- 1,267 Kevin Cromwell
- 1,267 John McDougald
- 1,265 April Sanchez
- 1,263 Kristin Wilson
- 1,261 Nicki Griffiths
- 1,259 Thomas Tulowiecki
- 1,259 Ryan Tomajcik
- 1,258 Meaghan Kehl
- 1,258 Kevin Wally
- 1,256 Menno Glick
- 1,251 Mauri Ramirez
- 1,250 Miriam Heaton
- 1,248 Brendan Bradfield
- 1,247 Matthew Brazeau
- 1,245 Jeremy Engrav
- 1,243 Benita Jackson
- 1,242 Dana Black
- 1,242 Erna Gasanin
- 1,237 Dana Hill
- 1,234 Ashley Wenning
- 1,232 Hector Sartori
- 1,219 Jerricho Call
- 1,219 Ruben Terrero
- 1,218 Sasan Afgani
- 1,218 Isabelle Laraque
- 1,217 LaTonya Tucker
- 1,212 Anna Pulit
- 1,208 William Katz
- 1,206 Arien Seemann
- 1,202 Steven Stensrud
- 1,202 Susan Sereke
- 1,201 Jason Sims
- 1,201 Daniel Bean
- 1,200 Julianne Scavo
- 1,199 Geddes Robinson
- 1,198 Briana Cooper
- 1,198 Rebecca Ustrell
- 1,196 Kenya Edwards
- 1,195 Edmond Timmons
- 1,192 Pierre Johnson
- 1,191 Timetris Roberts
- 1,191 Najma Mohamed
- 1,191 LaToya Clark
- 1,188 Benton Tong
- 1,186 Brandon Minor
- 1,182 Jason Acevedo
- 1,181 Andrew Bishop
- 1,181 Michael McCants
- 1,174 Erin Moore
- 1,173 Laura Kinder
- 1,173 Rowena Keren
- 1,170 Tomas Molina
- 1,170 DeAnthony Hartman
- 1,164 Matthew Farrell
- 1,163 Fiorella Valqui
- 1,163 Jennifer Holliday
- 1,162 Jonathon Havens
- 1,162 Ricardo Galvez
- 1,158 Henry Ingraham
- 1,157 Lindsey Dettwiller
- 1,157 Beau Bequette
- 1,156 William Parmeter
- 1,156 Frank Cordaro
- 1,156 Troy Plummer
- 1,149 Rudolph Greene
- 1,148 Kirk Periccioli
- 1,147 Fisiinaua Fifita
- 1,144 Darrell Ballard
- 1,143 Nicholas Greene
- 1,142 Tommie Horvath
- 1,140 Mele Faletau
- 1,140 Brock Lampee

WORLD'S GREATEST BONUS - CONTINUED

\$1,138 Ryan Feehan	\$1,017 Kristie Guidry	\$907 Brandon Wren	\$817 Michael Winters	\$730 Sokol Fazliu	\$662 Julian Tinamisan	\$598 Keila Figueroa	\$543 Ricardo Grandt
1,138 James Harding	1,017 Daniel Martinsen	906 Michael Mehalich	817 Emily Sutton	729 Fotuikamoana Havea	662 Pierre Mamba	598 Joshua Lenix	543 Lurance Yousef
1,136 Jessica Rhoades	1,015 Tracie Moye	905 Ryan Cash	815 Charles M Thomas	727 Travis Picklesimer	661 Joni Wiggins	597 Richard Bland	543 Harlan Dixon
1,136 Edna Alcazar	1,014 Oksana Stadnyk	904 Michael Michi	814 Jamie Schulz	727 Nial Samsoundar	660 Chad Wilson	596 Dale Smith	542 Ashley Catanzaro
1,135 Lamine Diakhate	1,014 Carlos Alas	903 Christopher Tatum	813 Donald Wold	725 Sally Wilson	659 Bruce Viaje	596 Vance Rountree	542 Olivia Diebert
1,134 Benito Menchaca	1,009 Samy Jacques	902 Rory Olson	813 Tram Pham	725 Suzana Serratos	658 Sashi Karan	595 James Swartz	542 Christopher Frasco
1,134 Kariann Green	1,009 Lily Freber	901 Scott Hanna	813 Stephanie Knudson	724 Tameka Hunt	658 Darlington Smith	595 Rosemary Stepanek	540 John Rendon
1,133 David Flynn	1,008 Eric Hidy	900 Christopher Crowley	812 Lucretia Wesley	722 Jordon Graham	658 Mariafe Abadbarte	595 Nicole Rex	539 Carima Robinson
1,133 Brenton Patterson	1,008 Nicole Neary	899 Elizabeth Chilson	812 Olley Strong	722 Donna Ashby	658 Alberto Acosta	593 Alexander Greeley	538 Dennis Blue
1,130 Lisa Kaluzny	1,007 Edward Johnson	898 Charmaine Lam	811 Tyler Parker	722 William Hoffman	657 Darrious Polk	593 Jerrett Parker	537 Alexander Dorey
1,129 Herbert Stell	1,007 Sebastian Feary	897 Dawn Selden	809 Kevin Haines	719 Anita Riggs	656 Christopher Castellon	592 Isileli Tupou	533 Mark McEachern
1,129 Johnathan Calderon	1,005 Gena King	895 Dickens Filsaime	809 Terry Lanier	719 Christopher Minnitt	656 Dwayne Hargrove	591 Kyle Butler	533 Corey Hallam
1,128 Avram Pinto	1,005 Megan White	893 Nichelle Alves	808 Lata Selui	717 Shelby Lashley	653 Daniel Dunham	590 Bruce Hale	533 Melissa Lang
1,127 Anacleto Arevalo	1,004 Breanna Washington	893 Michael Burningham	807 John Kaltay	717 Peter Kaplanis	653 Paul Streater	590 Michael Cooke	532 Nigel Turpin
1,126 Kimberly Rimensnyder	1,002 Martha Zelaya	891 Daniel Landie	807 Andrew Colegrove	717 Michael Paige	652 Christine Augustus	589 James Patterson	532 Carrie Gardner
1,124 Michael Engler	1,002 Sean Youssef	891 Jewel Nash	805 Kiley Foy	715 Paramjit Sangha	652 Jonathan Velasco	588 Fifita Bryce	529 Jhameka Quarles
1,122 Danemarck Jacques	1,000 Karl Brenneman	891 Robert Simmen	803 Joe Simoneau	715 George Kamel	652 Allan Shapiro	587 Kayla Currell	528 David Plavsky
1,121 Duane Robertson	999 Adalberto Garcia-Moreno	890 Antonio Ramirez	802 Joshua Randolph	711 Matt Flores	651 Preston Foster	587 Sherry Keene	526 Jonathon Nagy
1,119 Rita Cham	998 Lawrence Griest	890 Nathaniel Rhen	801 Diane Currier	710 Agatha Safford	649 Austin Maly	586 Zachary Santino	525 Robert Novoine
1,117 Charles Shoul	998 Lynne Bondi	890 Kayla Hull	797 Lucus Nice	709 Nicholas Bigec	649 David Maughan	584 David Sardich	525 Kimberle Spooner
1,116 Brian Jarome	997 Tameka Drake	889 Danielle Abrams	796 Myaa Fallon	709 Michael Cardoso	649 Ernest Powell	584 Richard Santone	524 Robert Molloy
1,112 Larry Finch	996 Lakisha Robinson	888 Jamal Hamdan	796 Omar Hashimi	708 John King	647 Kayon Banton	582 Kristen Berry	524 Jamie Collymore
1,111 Ellen Schultz	994 Javier Morales-Aldaz	886 Alan Grage	793 Connor Bell	708 Mathew White	647 Nicholas Detrio	582 Rupal Trivedi	523 Turehu Simon
1,110 David Quinn	992 Duane Shaw	885 Michael Russin	792 Ricardo Subero	708 Shorne Brown	645 Roger Drake	581 Thomas Frank	522 Matthew Lukesh
1,107 Kyle Lewicki	992 Peer Shmelzer	883 Ralph Matarese	791 Igor Melcharek	708 James King	645 Murray Nagler	581 Roosevelt Wilson	521 Vickki Maloid
1,105 Carolle Landry	992 Jonathan Cordes	883 Tayzha Musil	789 Benjamin Brooks	707 Tauava Pitoai	642 Oliver Zettas	580 Kevin Praeuner	520 Weslene Thompson
1,101 Linda Church	992 David Rockway	883 Gabrielle Williams	788 James A Smith	707 Kierstin Kim	642 Shane Carlson	579 Niesha Johnson	520 Kyer Bonner
1,100 David Leonard	988 Christopher Pabon	882 Immacula Jacques	786 Hailame Vea	707 Christina Wacker	641 Goran Elovsson	578 Bradley Ha	519 Christine Jesoraldo
1,097 Trent Turner	987 Stephanie Novel	882 Lorraine Mosley	786 Daniel Ferrell	706 Jared Mercer	641 Daniel Herman	577 Thomas Anthony	518 Michelle Ocheltree
1,096 Michael Nowak	987 Thresa Davenport	880 Ruth Charlesworth	784 Lisa Woodson	706 David Robinson	640 Vetta Ridgeway-Fulks	576 Cristi Huffman	518 Timkita Warfield
1,095 Andrew Martin	985 Katie Heuer	878 Jamie Brown	783 Cale Jasper	705 Matthew LePosa	640 Harrilise Dumervil-Reddie	576 Iman Chehli	517 Randy O'Campo
1,095 Casey Darragh	983 Nicholas Lasala	877 Patricia Guyton	783 Meakie Grice	703 Stephanie Cayetano	639 Niurka de Armas-Duran	576 Jayshaun Johnson	517 Jane Holli
1,094 Jennifer Oakland	982 Irma Gallardo	877 Margaret Jallah	783 Kelsey Roth	702 Weston Parrack	639 Raymon Reynolds	574 Shelley Duck	515 Robert Muncatchy
1,093 Nelly Diedrick	977 Ruben Soberanes	875 Jinzhou Zhao	783 Julie Guinto	702 Amber Snow	639 James Sodan	574 Cheikh Diop	514 Ronald To
1,087 Roberto Navarro	975 Ong Moua	874 Brittany Buford	781 Nathan Doyle	701 Pamela Altman	637 Giselle Cyrillo	573 Denise Berrios	514 Jammar Sessoms
1,086 Tiffany Jordan	974 Thomas Malinski	873 Viktoriya Ramirez-Meraz	779 Ryan Landmark	698 Frederick Noel	635 Lucas Stokes	572 Darryl Jackson	514 Kamandra Wick
1,084 Erik Arias	974 Suzanne Garcia	872 Morgan Lobello	778 Cora Ruth	697 Giselle Guardia	635 Carrie Diona	572 Rita Potini	512 Bradley Vaughn
1,080 Sherifa Balbaa	973 Kirk Brooks	870 Garrett Iida	774 Derrick Coates	696 William Loffer	633 Jenny Alvarez	571 Dilcia Sanchez	512 Joaquin Santos
1,076 Wade LaFever	973 Marticia Sherman	868 Suzette Hanson-Jackson	772 Jonathan Izquierdo	696 Anil Sundar	632 Ricky Lewis	571 Bryan Hamm	512 Katherine Georgiou
1,075 Michael May	969 Twalya Alexander	868 Hope Tupou de la Vara	770 Dustin Davy	696 Justin Yankauskas	632 Kendra Lesoski	570 Jordan Arcuri	511 Ratu Kani
1,074 Mele Finau	967 Denise Beard	866 Keyvan Jamshidi	770 Leonard Paschke	694 Harrynarine Ramoutar	630 Daniel Marino	570 Carrie Kollmar	511 Kimberly Alston
1,071 Zeydilliana Fargo	967 Cody Toth	866 Nicholas Scordos	768 Chena Blair	694 Derrick Evans	629 Gusseto Greenland	570 Karen Fleming	510 Amanda South
1,071 James Kinman	966 Theresa Rhoden	864 Joseph Springstead	768 Blake Helgerson	693 Jonathan Leitzel	628 Kaladian McLean	569 Howard Dotson	510 Michael Cain
1,070 Amy Chapman	965 Abdelaziz Farsakh	863 Kingsley Keehtazinya	766 Matthew McCall	693 Soraya Ahmed	627 Lafi Papalii	569 Kirstie Daza	509 Carly Ferraro
1,062 Cynthia Craig	963 Melissa Foy	861 Chad Potts	765 Jannice Frazier	692 Sheri Wilcox	626 Megan Sharp	569 Natalie Soboleva	509 Tarek Elabasy
1,062 Orby Kelley	958 Yonique Gordon	860 Candice Rezzo	764 Nicholas Dagneau	692 Milika Koloto	626 Thomas McConnell	569 Cherylece Watkins	509 Kareem Mutia
1,061 Frank Guarascio	956 Sonja Koryhaio	858 Jennifer Parrish	763 Mark Beatty	690 Ann Santos	624 Raudel Santos	568 Ray Salmon	507 Jon Hungerford
1,061 Daniel Johnson	955 Tina Phongsavath	857 Amanda Wood	762 Stuart Miller	690 Vivian Miller	617 Danie Frenette	568 Elizabeth Watson	507 Casey Johnson
1,060 Travis Kovach	954 Gilbert Hicks	857 Norman White	762 Tony Laulu	689 Ivan Shishikin	617 Cherelle Washington	568 Mindy Bryner	506 Judy Gray
1,058 Arielle Johnson	949 Renna Tarjan	854 Sylvan Fay	762 Michael Loftus	689 James Saarela	615 Donna Pruiett	567 Randolph Souliers	504 Angela Singh
1,056 Carlton Mack	943 Aaron Voege	854 Oleg Novitchii	760 Anthony Lopez	689 Michael Messmer	615 Judith Jones	566 Casey Kunash	504 Heather Nelson
1,055 Adam Stowe	939 Alison King	854 Thomas Reddoch	760 Daisy Herrera	688 Michael Schreiber	615 Patrick Sullivan	566 Dante Leon Testino	503 Jamesly Herard
1,054 Lakeita Opore	939 Edward McDevitt	853 John Nasti	759 D'Metrid James	687 Jonathan Danczyk	614 Isaiah Liburd	565 Jamielee Eldridge	503 Christine Nelson
1,054 Angela Fanizzi	938 Iva Kalinova	848 Kristen Celestine	757 Lyndsey Dellisanti	687 Daniel Albright	614 Meghan Romero	562 Susan daCruz	502 Roger Weisman
1,054 Johnathan Hernandez	936 Majid Shiraz	846 Brittany Tomac	756 Tammie Hartman	685 Collette Chapman	614 Ivonne Perez	562 Slavita Hut	502 David Norman
1,054 Carrie Phelps	936 Tracie Bettencourt-Mejias	844 Bernard Oliphant	755 Arlanda Ford	685 Shaun Nitschke	613 Kevin Amador	561 Dawnetra Blackwell	501 Aden Schrock
1,052 Jonathan Hobbs	935 Collins Appiah	842 Herbretta Abren	755 Shannon Brown	683 Joelma Lee	612 Casey Thompson	561 Paul Swails	501 Violetta Goldman
1,051 Jamaar Jones	935 Beverly Sibert	842 Sharon Neufeld	751 Gina Beras-Ortiz	679 Kyle Mitchell	610 Calvin Scott	560 Enga Harris	
1,050 Danielle Faulkner	934 Veronica Alvarado	842 Yiraldi Corona	751 Ofa Tuifua	679 Keana Brown	610 Zon Hawkins	557 Scott Davison	
1,049 Dawn Mubita	933 Neil Washnock	841 Ronda Bates	750 Todd Homer	678 Robert Mouser	609 Darnel Lawrence	556 Prince Ntim	
1,048 Breanna Katz	930 Alicia Cooper	840 Pedram Mousavi	749 Komo Davis	678 Monica Young	608 Linda Briseno	555 Christopher Phoenix	
1,048 Miranda Gmerek	927 Brea Smith	839 Shenetta Sapp	746 Shaquinnsha Paris	677 Cassandra Hall	607 Todd Lytle	554 Ariane Jacques	
1,048 Therese Blaylock	923 Douglas Eck	839 Kierra Goodwin	745 Davelle Heath	675 Eric Ebbitt	606 Lori Annett	554 Kaitlyn Smith	
1,048 Shandrea Funnye	921 Leeanne MacDonald	839 Amy Donaghy	744 Christopher Page	673 Mark Hileman	606 Deante Odom	552 Carl Lindsay	
1,044 Michael C Williams	921 Yvette Herndon	838 Willie Roderick	743 Willie Hayden	673 Timothy Green	604 Natalee Wise	551 Darla Roe	
1,043 Aaron Gray	920 Luisa Vigario	836 Nolan Reid	743 Matthew Pierotti	672 Jimeka Jordan	604 Joshua Rush	551 Melepusiaki Siale	
1,042 Alireza Yaesubi	919 Erik Rydberg	831 Natalie Palatoff	742 Thomas Yarbrough	672 Eric Moriarty	603 Allen Watson	551 Courtney Weiss	
1,042 Touraan Smith	918 Derek Birch	831 Jonathan Berkowitz	741 Kyle Schroeder-Gurnicz	671 Richard Walus	603 Jason Robichaud	550 Anita Hinds	
1,035 Sierra Rue	915 Joel Yost	830 Connor Tilow	740 Tony Nguyen	670 Roy PerezCruz	602 Bradley Rovtar	548 Montay Manson	
1,029 Jeffrey Hall	915 Taniela Tuakalau	829 Danielle Bagg	740 Jeanine Coxie	670 Camilo Quintero-Ramirez	602 Danielle Roberts	547 Shawn Horton	
1,027 Bradley Fordyce	914 Anne Strayer	826 Matthew Anderson	738 Zachary Jackson	670 Alta Herpel	602 Beatriz O'Neill	547 Rayanne Lane	
1,023 Karen Davis	912 Jeffrey Hazell	825 Corina Araujo	738 Elizabeth Lo	667 Marlon Wright	602 Diana Mendez	547 Scottie Leonard	
1,019 Abbey Marek	912 Brandi Hetterly	825 Silvana Pajor-Flores	735 John Farley	666 Norma Fiddelke	602 Alvin Massenburg	547 Alicia Olson	
1,019 Elizabeth Leming	912 Christopher Botelho	823 Joshua Moser	734 Kaleiokamaile Viena	664 Peggy Gonzalez	601 Javier Diaz	545 Jadelene Welty	
1,018 Brinda Casanova	912 Jerrard Brown	821 Nikolas Moreschi	734 Timothy Blackburn	664 Molly Petrone	601 Nicholas Attwood	544 Gregory Norris	
1,017 Henry McCormick	908 Roeky Tarik	821 Sebastian Jeppsson	733 E Franklin Dudley	663 John Cochrane	599 Jason Gravis	544 Michael Bartell	

LEADERSHIP BONUS

1



ZACHARY HART
\$28,275
Surace-Smith

2



OFA TUPOUNIUA
\$27,103
Steve Friedlander

3



MARIAN SERTLER
\$24,503
Sabrina Lloyd

4



DOREEN RYAN-FOTI
\$19,865
Jatoft-Foti

5



DANIEL HARTWIG
\$19,527
Surace-Smith

JUNE BONUS LEADERS

June Bonus Payout: \$1,847,939

June Bonus Qualifiers: 1,167

\$28,275 Zachary Hart
27,103 Ofa Tupouniua
24,503 Marian Sertler
19,865 Doreen Ryan-Foti
19,527 Daniel Hartwig
17,385 Harold Durana
16,060 Robert Kanaan
15,461 Syed Quadri
13,952 Marisa Willgruber
13,834 Bobby Szwaja
13,809 Matthew Parks
13,409 Jordan Chalom
13,060 Ryan Hall
12,971 Melne Lewis
12,406 Ryan Wilson
12,000 Atta Saleh
11,956 Brandon Teter
11,596 Raymond Risucci
11,355 Ryan O'Malley
11,348 Corey Helly
10,948 Todd Glazer
10,773 Antonio Reyes
10,436 Christopher Earle
10,384 Britton Costa
10,373 Steven King
10,336 Cynthia Schneiderman
10,268 Kyle Wrobel
10,178 Ryan Bisanz
10,160 Thomas Kijanowski
9,938 Samuel Cohen
9,857 Nasr Quadri
9,805 Bobby Gujral
9,797 Brooke Spain
9,576 Marc Salvaggi
9,405 Sean Velasquez
9,336 John Conard
9,239 Stephen Hill
9,196 Andre Bent
9,053 Levar Morgan
8,950 Avi Kauderer
8,949 Matthew Diulus
8,883 Michael Denton
8,607 Natalie Wagner
8,596 Zach Otto
8,214 Jimmy Tchen
8,107 Mavrick Fredericks
8,028 Sebastian Kazek
7,868 Patrick Stenglein
7,843 Ala Awad
7,759 Michelle Crowe
7,668 Unique Hunnicutt
7,651 Paulo Miranda
7,636 James Keefer
7,604 Dustin Dunlap
7,436 Michael Clemente
7,269 Tony Geer
7,247 Ryan Stenglein

\$7,240 Joshua K Jackson
7,220 Christopher Rodriguez
7,065 Devon Chapman
7,048 Jake Yagjian
7,006 Michael Musso
7,004 Jorge Guerra
6,991 Tim McAdams
6,896 Michael Mandella
6,863 Alex Torruella
6,844 Emmanuel Villasenor
6,837 Nicholas Engrav
6,815 Christopher Hintz
6,810 Brian Schreiter
6,762 Magda Figueiredo
6,757 Hal Herman
6,756 Corey Hallam
6,704 John Sparby
6,692 Timothy Wilson
6,659 David Thornton
6,595 Alex Kae
6,540 Ransley Vazquez
6,504 Michael Vasu
6,358 Larry Giddens
6,243 Daniel Bauer
6,117 Patrick Knouse
6,101 Steve Svendsen
6,099 Krista Thieme
5,951 Mark Beckford
5,941 Dorothy Niederer
5,901 Jack Keiderling
5,840 Matthew Turquist
5,814 Melinda-Rae Lyse
5,789 Herman Fennell
5,747 I-Perfection Harris
5,745 Reynolds Akuamoah
5,667 Eric Ebbitt
5,659 Stephen Jeung
5,549 Albert Serur
5,439 Andrew McQuade
5,411 Jameetri Washington
5,410 John Nieves
5,312 Salman Satti
5,281 Nicholas Moore
5,243 Ryan Tucker
5,238 Brian Zuzick
5,238 Victor Restrepo
5,174 Troy Elliott
5,161 Mark Kukielski
5,137 Michael Gerstein
5,122 Joshua Olin
5,007 Maria Soliz
4,990 Timothy Kieran
4,959 Matthew Conrad
4,951 Jason Green
4,928 Kathryn Chaisson
4,855 Ibrahim Bah
4,820 Erin Allen

\$4,803 Anita Ferris
4,646 Jesse Spencer
4,582 Craig Strompf
4,566 Sharif Grays
4,511 Dean Jensen
4,427 Daniel Vilas
4,425 Jessica Santamarina
4,416 Jonathan Maust
4,415 Richard Barbour
4,403 Christine Araujo
4,336 Darren Miller
4,281 Carlos Arballo
4,256 Brandon Summerton
4,237 Tara Weisz
4,153 Tyler McKnight
4,153 Jessica Wilhite
4,146 Amie McCracken
4,115 Mathew Mealey
4,087 Mike Hudnall
4,087 Beau Locker
4,081 Souleymane Bah
4,061 Chad McLaughlin
4,040 Charles Ferrari
4,034 Christopher Jordan
4,021 Jean Joseph
4,008 Phillip Jenkins
3,994 Aaron Ralston
3,984 Peter Van Der Westhuizen
3,981 Kenneth Greer
3,947 William Brookshire
3,893 Joshua Cosentino
3,876 Mark Hileman
3,796 Blake Higuchi
3,790 Brett Gryska
3,771 Thomas Vena
3,763 David Guzman
3,750 Rebecca Klebsch
3,726 Patricia Fifer
3,713 Chad Potts
3,697 Robert Hamilton
3,666 Shawntae Collins
3,605 Cara DeFiore
3,589 Carl Carlberg
3,568 Pamela Altman
3,565 Alberto Alcala
3,541 Moli Kaufusi
3,522 Michael Laramie
3,502 Aaron McKenney
3,423 Angel Patryluk
3,415 Ronald Esmon
3,404 Shahab Mahdavejad
3,335 Randy Teyssier
3,315 Darron Hacker
3,312 Robert Park
3,292 Ileana Rosas
3,258 Glaister Parke
3,250 Henry Ingraham

\$3,248 Michael Romeo
3,223 Nicholas Lorence
3,222 Rita Haidinger
3,195 Casey Kunash
3,179 Paul Samra
3,125 Scott Montgomery
3,107 Rodney Ward
3,084 Thomas Soloweyko
3,058 Natalie Linker
3,056 Patrick Cremeans
3,024 Donald Dowbor
3,005 Evan Holzhauser
3,000 Enrique Sandoval
2,984 Ari Bykofsky
2,947 Richard Mansfield
2,938 Tina Phongsavath
2,901 Patrick Duray
2,843 William Myatt
2,840 Kody Kramme
2,830 Robert Schneiderman
2,764 London Burnett
2,687 Jonni Ng
2,687 David Wang
2,665 Kevin Appasamy
2,632 Ho Tran
2,628 Peter McEnaney
2,597 Elyse Bryan
2,596 Liam Flaherty
2,583 Robert Shafer
2,531 Brian Welsh
2,512 Joshua Cosentino
2,453 Brandi Hershey
2,445 Scott Kim
2,413 John Leggio
2,375 Porter Balke
2,353 Alexandra Graham
2,350 Sandra Sandoval
2,334 Nicole Newbold
2,326 Justin Adams
2,300 John Collins
2,289 John Velardo
2,280 AshLynn Orng
2,253 Aaron Parks
2,251 Jennifer Holliday
2,225 John Napiza
2,225 Zachary Santino
2,185 Daniel Bean
2,175 Robert Wright
2,163 Jason H Lee
2,101 Fritznel Octave
2,100 Daniel Toshner
2,092 Lawrence Smith
2,064 Matt Pflueger
2,063 Tyler Worstell
2,050 Lorena Rosas
2,046 Rafi Nawabi
2,025 Bradley Gray

\$2,018 Arthur Sigler
2,013 Nicole Wells
2,000 Amanda Hubbard
2,000 Lisa Martin
1,981 Drew Sharp
1,978 Patrick Fowler
1,975 Kade Beck
1,975 Alex Grakhov
1,969 Daniel Walton
1,943 Christopher Akins
1,937 Heather Cullen
1,931 Patrice Amador
1,928 Lucky Faaititi
1,928 Sara Vaz
1,925 Bryan Froneyberger
1,922 Jesse Rennich
1,906 Devin Adams
1,900 Timothy Bugge
1,850 Michael Tribbitt
1,830 John Young
1,825 Chelsie Young
1,813 Jordan Fenrich
1,802 David Ramnarine
1,800 Jason Ryan
1,775 Christina Meyer
1,763 Shorne Brown
1,750 DeAnthony Hartman
1,731 Gevorg Yanukyan
1,725 Veronica Carrion
1,713 Min Jiang
1,700 Stephen Giddens
1,693 Scott Davis
1,688 Arie Davis
1,688 Christine DiSanto
1,683 Monica M Brown
1,680 Jonathan Emura
1,638 Fran Kolos
1,625 Grant Myers
1,600 Jeremie Dupuis
1,600 Duni Olusegun
1,586 Jonathan Phillips
1,586 Shelly Russell
1,577 Patrick Rieger
1,575 Alon Fischer
1,573 Joseph Tomanovich
1,555 Charles Portnoy
1,551 Spencer Rowland
1,550 Alfred Taren
1,538 Erin Moyer
1,515 Gregory VanSuch
1,512 Travis Picklesimer
1,504 Christopher Chovanec
1,500 Mohammed Moalawi
1,500 Natalie Soboleva
1,486 Sheila Downey
1,475 Jake Colpitts
1,475 Kyle Schimizzi
1,456 Derron Alexander
1,456 Adam Huck
1,449 Humberto Quintero
1,438 Jamie Faulkner
1,417 Martha Zelaya
1,413 Muhammed Ashraf
1,402 Luay Ghawi
1,400 David Guns
1,400 John McGrath
1,400 Christopher Murray
1,400 Melissa Quintal
1,394 Steve Marker
1,388 Jamey Haugen
1,375 Jonathan Boyd
1,375 Victoria Perea
1,325 John Donovan
1,325 James A Smith
1,325 Jinelly Urena
1,319 Richard Johnson
1,313 David Higa
1,294 Tim Schroeder
1,288 Marcia Matthews
1,275 Jaime Baez
1,275 Jamie Winters
1,274 Mario Andres Chavez
1,271 Gabriel Feldmann
1,263 Aldina DaRosa
1,263 Jesse O Martin
1,263 Eric Thompson
1,250 George O'Shea
1,250 Joy Vann-Austin

\$1,250 Victor Zavaleta
1,238 Amber Dregalla
1,225 DeMario Cooper
1,225 Lucan Schmidt
1,225 Juan Venegas
1,217 Charley Forshee
1,216 Tatjana Tiki Tikhonov
1,206 Joshua Goodman
1,200 Adeyemi Akinade
1,200 Jeremy Engrav
1,200 Joseph McCarthy
1,200 David Schanuel
1,200 Ellen Schultz
1,200 Arien Seemann
1,175 Jeffrey Gilliana
1,175 Calvin Irving
1,175 Marasa Rone
1,170 Pauline Cresswell
1,170 Robert Chun
1,169 Jonathan Hanaway
1,166 Thomas King
1,163 Joseph Cruickshank
1,156 Robert Drake
1,150 Cornelius Jones
1,150 Kevin Kyler
1,150 Darrin Roberts
1,150 Nicholas Triantafyllidis
1,141 Ariana Jones
1,130 Shelly Stambach
1,125 Debra Dextrateur
1,125 Steven Rios
1,125 Steven Sibelman
1,122 Kasey Williamson
1,113 Anthony Batista
1,100 Daymon Green
1,100 Mir Khan
1,092 Ryan McIntosh
1,088 Jenna Grula
1,075 Charles Firneno
1,075 Andrew Hynan
1,063 Randy Markland
1,056 Nicholas Pelham-Clarke
1,050 Barbara Seyoum
1,050 Gabriela Sime
1,049 Benjamin Ainscough
1,044 Cameron Cimino
1,028 Trevor Mayer
1,025 Mike Lade
1,025 Vaughan Morrill
1,019 Brent Bowling
1,013 Christopher Dicks
1,013 Aaron Dupras
1,013 Stephen Kemper
1,013 John Nasti
1,009 Timothy Buckner
1,000 Luke Bressler
1,000 Rita Charles
1,000 Ryan Feehan
1,000 Jonathan Hobbs
1,000 Amanda Hogan
1,000 James Isip
995 Joseph Quattrochi
991 Emilee Manthey
988 Justin Barker
975 Erik Graham
975 Latia Stanley
971 Albert Lau
968 Holly Lacey
963 Brian Gilmore
959 Bryon Welch
950 Jordan Arcuri
950 Darrell Asbell
950 Mike Bray
950 Jeffrey Hall
950 Peter Kwiatkowski
938 Adrian Segalla
931 David Hendricks
925 Kameron Blake
925 O'Neil Cooper
925 Dylan Gardner
925 Kyle Lewicki
919 Mark Dombrowski
914 Igor Melcharek
914 Bruce Viaje
914 Gian-Paolo Diberardo
900 Tiffany Babin
900 Angela Bauer
900 Adam Elbatnigi
900 Stacy Hollingsworth
900 James Smith Jr
900 Dominic Telymonde
900 Kiet Truong

\$875 Bernard Ballou
875 Darion Casas
875 Aaron Cox
875 Gretchen Crady
875 Emad Fakhreddine
875 Jennifer Griffin
875 Winston Hills
875 Erika Michaels
875 Cleopatra Sola
875 Eric Trautloff
863 Diane Currier
861 David Rigney
850 Robert Baillie
850 Donald DeVoise
850 Sathnarine Kumar
838 Mark Glazer
838 Leya Kirchstein
838 Eric Peyton
836 Arthur McDonald
825 Nic Iagulli
825 Ileana Lopez
825 Leslie Montferret
825 Jillian Rooks
825 Zathia Zarza
819 Christopher Kennedy
819 Joseph J Smith
813 Kirk Periccioli
806 Bilal Farsakh
800 Maryann Cruz
800 Donald Felix
800 William Hoffman
800 Hunter Houvener
800 Ronnie Hurst
800 Oliver Zettas
797 Tammy Wingate
775 Leticia Fields
775 Badum Maaloo
775 Brett Maurice
775 Edwin Rosa
775 Cherri Xie
765 David McCusker
763 Robert Nolan
763 Amr Shater
763 Craig Winkelman
759 Anthony Theriault
750 Christopher Hitchcock
750 Trent Mathis
750 Benito Menchaca
750 Melissa Quintana
746 Brandon MacDonald
744 Michael Shaba
738 Norman Candelore
738 Kelvin Fernandez
738 Tibor Simon
725 Joseph Catalfamo
725 Cynthia Craig
725 Shawn Horton
725 John McDougald
725 Marcus Moody
725 Kathleen Nick
725 Polina Philbin
725 Ernest Powell
725 Corey Rech
725 Shelley Suggett
725 Sonia Tyner
725 Jeremiah Wiskeman
713 Laina Havea
713 Megan Holiday
700 Celie Bell
700 Oscar Betancourt
700 Paul Cossier
700 Corey Cox
700 Marce Garbett
700 James Golden
700 Felicity Hammill
700 Alta Herpel
700 David Nham
700 Oscar Ortiz
700 Harrynarine Ramoutar
700 Meghan Romero
700 Jennifer Young
694 Daniel Dunham
688 Matthew Farrell
675 Azar Afnan
675 James Austin
675 Linda Eichelberger
675 Erica Fitzsimmons
675 Micah Focken
675 Dominic Park
675 Lineti Pasikala
675 Anthony Rizzo
675 Rachael Trader
675 Keith Waldron
675 Soncy Williams

\$670 Glenn Woodley
662 Jamal Simmons
660 Aaron Friedlander
656 Lesina Ah Sue
650 Patricia Cicerale
650 Javier Diaz
650 Yussuf Elzein
650 Summer Gonzalez
650 Joelma Lee
650 Phyto Phyto
650 Dustin Wambsgans
625 Larry Alexander
625 Annie Grady
625 Joel A Johnson
625 Edmond Lee
625 Jonathan Lipton
625 Mark Medina
625 Kyle Schroeder-Gurnicz
625 Les Swain
619 Rory Olson
613 Matthew Bogle
613 Brandon L Clark
613 Antonio Davidson
606 Kayla Bisinger
600 Pablo De La Cruz
600 Kelly Ekker
600 Jhameka Quarles
600 Thomas Yarbrough
597 Joseph Oddo
594 Mina Saadalla
594 Kasali Kotun
594 Dustin Surace
591 Dan Nebraski
575 Dalton Geneser
575 Shiwa Hollingsworth
575 Immacula Jacques
575 Roneesha Johnson
575 Sonja Koryhaio
575 Derrick Stinson
575 Elizabeth Watson
575 Derek Winslow
566 Rachelle Britzman
563 Marta Cunha
556 Kyle Butler
552 Soonalote Taogaga
550 Danielle Barker
550 Dennis Blue
550 Zachary Bradshaw
550 Zeydilliana Fargo
550 Yonique Gordon
550 Kasie Greenwalt
550 Marjorie Hansen
550 Morgan Labello
550 Jesse L Martin
550 Erika Spiak
550 Scott Swint
550 Troy Williams
544 James Moland
538 Christian Fahey
538 Patrick Guthrie
538 Matthew J Wallace
525 Bradley Bryan
525 Michael Cardoso
525 Kenneth Cargill
525 Dylan deSousa
525 Rachel Gallagher
525 Willie Jackson
525 Bryan Juskiw
525 Sharlene Key
525 Toriano Landau-Bogan
525 Jeffrey Lewis
525 Alexlix Lockwood
525 Alexis Merchant
525 Robert Muncatchy
525 Jacob Raine
525 Lisa Richardson
525 Daniel Umbertone
513 Mark Danner
513 Nicholas Scordos
503 Lalitha Janardhanan
500 Anacleto Arevalo
500 Shalom Chaimov
500 Craig Ebinger
500 Phil Folkertsma
500 Vincent Huen
500 Travis Kovach
500 Mia Mitchell
500 Mitzi Roybal
500 Michael Russin
500 Joe Simoneau
500 Mykel Williams
500 Derek Wright

SA/GA DIRECT CODE FIELD TRAINING BONUS

REINSTATEMENT BONUS



1 **MOLI KAUFUSI** \$8,506 Steve Friedlander
2 **BRADLEY GRAY** \$8,303 Imran Satti
3 **NACOLE NEWBOLD** \$6,968 Imran Satti
4 **JOHN NAPIZA** \$6,424 Jatoft-Foti
5 **JAKE COLPITTS** \$5,124 Imran Satti



1 **SAMI MOGANNAM** \$4,289 Jatoft-Foti
2 **HERIVELTO PEREIRA** \$2,646 Jatoft-Foti
3 **DASON PAUL** \$1,868 Theodore Pappas
4 **NABIL SPAHI** \$1,796 Giglione-Ackerman
5 **DOUGLAS NEWHOOK** \$1,316 Theodore Pappas

JUNE BONUS LEADERS

June Bonus Payout: \$282,224
 June Bonus Qualifiers: 361

JUNE BONUS LEADERS

June Bonus Payout: \$48,786
 June Bonus Qualifiers: 151

- | | | | |
|--------------------------|------------------------------|-----------------------|-----------------------------|
| \$8,506 Moli Kaufusi | \$1,560 Christopher Murray | \$1,018 Donald Felix | \$679 Joseph Hagerman |
| 8,303 Bradley Gray | 1,548 Laaina Havea | 1,017 Charles Firneno | 670 Rachel Gallagher |
| 6,968 Nacole Newbold | 1,547 Arie Davis | 1,010 Marcus Moody | 666 Jamie Winters |
| 6,424 John Napiza | 1,527 David Higa | 1,009 Kathleen Nick | 659 Rachelle Driesenga |
| 5,124 Jake Colpitts | 1,515 Veronica Carrion | 988 John Nasti | 657 Milena Arceo |
| 5,039 Enrique Sandoval | 1,510 Ellen Schultz | 970 Jeffrey Gilliana | 656 Paul Cassier |
| 4,648 Kevin Kyler | 1,504 Dominic Telymonde | 962 Erin Moyer | 655 Donald Gregoire |
| 3,994 Bryan Froneyberger | 1,502 Luke Bressler | 947 Jeremy Engrav | 647 Jhameka Quarles |
| 3,859 Nicole Wells | 1,501 Emad Fakhreddine | 946 Ernest Powell | 645 Ulrich Jansen |
| 3,567 Sandra Sandoval | 1,468 Celic Bell | 944 Kameron Blake | 641 Justin Barker |
| 3,540 Jason Ryen | 1,463 Juan Venegas | 932 Leticia Fields | 610 Marjorie Hansen |
| 3,389 Duni Olusegun | 1,440 Mike Lade | 928 Carissa Pagano | 609 Kimberly Spinelli-Young |
| 3,288 Christina Meyer | 1,412 Jamie McCrea | 910 Shawn Horton | 602 Grant Myers |
| 3,228 James Austin | 1,405 Robert Schneiderman | 903 Dylan Gardner | 588 Jennifer Hill |
| 3,008 Victor Zavaleta | 1,394 Jeremie Dupuis | 895 Glenn Woodley | 586 Elias Boles |
| 2,881 Pauline Cresswell | 1,349 Jonathan Lipton | 886 Christine DiSanto | 584 James A Smith |
| 2,638 Stephen Giddens | 1,326 Aaron Cox | 874 Tiffany Babin | 578 Jesse L Martin |
| 2,581 Kyle Lewicki | 1,317 Winston Hills | 871 Dominic Park | 568 Jenna Grula |
| 2,569 Nic Iagulli | 1,314 Joy Vann-Austin | 866 Vaughan Morrill | 559 Jesse Rennich |
| 2,565 Steven Rios | 1,308 Jeremiah Wiskeman | 862 Latia Stanley | 557 Donald Hill |
| 2,529 Bilal Farsakh | 1,292 Nial Samsoundar | 858 Genesisjane Hall | 557 Patricia Cicerale |
| 2,490 Marcia Matthews | 1,255 Steven Sibelman | 857 Drew Sharp | 549 Shorne Brown |
| 2,469 Andrew Hynan | 1,240 Jonathan Hobbs | 835 Eric Thompson | 542 Willie Jackson |
| 2,267 Mike Bray | 1,240 Jennifer Griffin | 834 Alix Albright | 531 Bradley Bryan |
| 2,219 Linda Eichelberger | 1,230 Scott Swint | 829 William Hoffman | 529 John Olson |
| 2,195 Cleopatra Sola | 1,223 Jeffrey Lewis | 828 Tyler Worstell | 525 Jesse O Martin |
| 2,081 Holly Lacey | 1,218 Irma Gallardo | 822 Robert Wright | 525 Zeydilliana Fargo |
| 2,054 Ronnie Hurst | 1,162 Kyle Schroeder-Gurnicz | 820 Mir Khan | 523 Lisa Richardson |
| 2,033 Mohammed Moalawi | 1,148 Joelma Lee | 817 Edmond Lee | 523 William Loffer |
| 2,020 Alexis Merchant | 1,144 Summer Gonzalez | 791 Anthony Batista | 502 Shalom Chaimov |
| 1,976 Adrian Segalla | 1,136 Brittney Hawley | 789 Cornelius Jones | |
| 1,976 Lineti Pasikala | 1,136 Dylan deSousa | 775 Zachary Santino | |
| 1,971 Zachary Bradshaw | 1,125 Kristen Brantley | 769 Corey Rech | |
| 1,961 Chelsie Young | 1,116 Oscar Ortiz | 766 Jinelly Urena | |
| 1,960 Eric Moriarty | 1,108 Michael Cardoso | 764 Larry Alexander | |
| 1,932 Christopher Dicks | 1,105 O'Neil Cooper | 746 Derek Wright | |
| 1,909 Jordan Arcuri | 1,089 Leya Kirchstein | 742 Cynthia Craig | |
| 1,875 Arien Seemann | 1,088 Micah Focken | 736 Nikolas Moreschi | |
| 1,714 Andre Hawthorne | 1,072 Robert Baillie | 736 Pablo De La Cruz | |
| 1,666 Brandon Edens | 1,048 James Golden | 725 Derrick Stinson | |
| 1,636 Jaime Baez | 1,043 Meghan Romero | 707 Tyler Dean | |
| 1,635 Jonathan Boyd | 1,021 Corey Cox | 706 Oscar Betancourt | |
| 1,598 Mykel Williams | 1,019 Victoria Perea | 685 Mitzi Roybal | |

- | | | | |
|-------------------------|-----------------------|-----------------------|----------------------|
| \$4,289 Sami Mogannam | \$1,115 Richard Walus | \$696 Matthew Melhorn | \$582 Joseph Faisant |
| 2,646 Herivelto Pereira | 1,096 Bradley Weigand | 681 Arthur Westergren | 571 Lorena Barriere |
| 1,868 Dason Phaul | 1,003 Maria Ramirez | 679 Domenick Arduino | 561 Corey LaVigne |
| 1,796 Nabil Spahi | 982 Joseph B Smith | 642 Robert Recker | 526 Richard Pazak |
| 1,316 Douglas Newhook | 756 Ryan Vopat | 620 Dinah Cawthorne | 525 Mitchell Look |
| 1,172 Mark Hileman | 747 Brian Jerome | 599 Jackie Alston | 516 Jinelly Urena |

4 BONUS TOTAL: \$3,965,924

WORLD'S GREATEST	LEADERSHIP	SA/GA TRAINING	REINSTATEMENT
\$1,786,975	\$1,847,939	\$282,224	\$48,786

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June Qualifiers — Outstanding Producers & PR Representatives:



Mike Sukhbaatar

Christine Judge
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\$58,762 Net ALP
90.3 Ret



Dustin Dunbar

Altig-Orlovic
6th Qualification
\$85,206 Net ALP
86.6 Ret



Mark Neilson

Altig-Orlovic
2nd Qualification
\$71,092 Net ALP
77.5 Ret



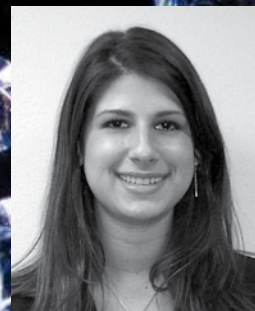
Michael van Delft

Imran Satti
2nd Qualification
\$79,730 Net ALP
77.8 Ret



Daniel Li

Altig-Orlovic
1st Qualification
\$85,022 Net ALP
79.8 Ret



Beth Snow
Jatoft-Foti Agency
Contract Date 07/17/04
Qualified June of 2014
\$1,003,506 of Net ALP

Directors of the Month



Driving Excellence

Sales Director of the Month

Leaders growing leaders!

Murray Horowitz



Murray had 141.9% growth over June of 2013.

PR Director of the Month

Leaders growing leaders!

Patti Morgan



Patti is the Top Director for June 2014 with 42.19% Lead Growth.

Perspective



Rob Falvo

Executive Vice President
AIL & NILICO

Higher Standards & Greater Expectations

In both my professional and family life, my primary goal is to set a high standard of expectation for myself and the people God has surrounded me with.

I take this responsibility very seriously. Sometimes too much so. But the fact of the matter is no one succeeds without someone else caring about him or her. With this in mind I want to address ALL that work for American Income as leaders, regardless of your title.

In all the places that we interact — family, school, the community, and yes, even the office — one conspicuous change has occurred within the lifetime of us all: all the commonly accepted standards for our skills and behavior and our kid's skills and behavior have fallen drastically. Less is expected, and, in turn, less is received.

Times have changed. What an understatement. I cannot believe how much change my generation has seen. I can only imagine the change our kids will see.

I understand that we need to adapt. But to think we need to lower our standards and expectations because society has told us that it is not politically correct or good for a person's self-esteem to expect too much from them, asking them to go the extra mile — maybe work an extra day or two if they have not achieved their goal — is ludicrous.

Being too politically correct has focused our attention on elusive sensibilities such as "self-esteem" rather than on substantive sources of pride such as achievement or responsibility.

As leaders, we cannot blind ourselves to the truth out of the fear that some may find it offensive; and it is especially reprehensible to do so when the stakes are so high. We need to set high standards and we need to expect people to achieve them. That is the essence of leadership.

Is the reason we are not willing to hold people to a higher standard because we are not willing to hold ourselves to it? I know that in my life, whenever I have failed, it has been for that reason. Let's do our best to eradicate that excuse from our personal and professional lives.

We need to care about the people who look to us as leaders and role models. Real caring does not mean always saying what is popular or easy. It means making decisions that may not be easy and popular today, but that will reap great long-term benefits.

So, as we move into the rest of your life with a clean slate, or canvas, if you will, on which we are going to paint the vision of our lives for the next 12 months, what is your life going to be like?

Is your vision CRYSTAL CLEAR? Are your values clear?

Does your life have meaning? Work for something higher than yourself.

Do you need answers? According to Carlos Santana, "The mind is the house of questions and the heart is the house of answers." Only YOU can find the answers for your life.

Your attitudes determine your happiness. Have you prepared for obstacles and suffering? How are you going to deal with it? If there is a meaning in life at all, then there must be a meaning in suffering. Suffering is an ineradicable part of life, even as fate and death. Without suffering and death, human life cannot be complete. The way in which we accept our fate and all suffering entails, the way in which we take up our cross, gives us ample opportunity — even under the most difficult circumstances — to add deeper meaning to our lives.

Why am I getting a little deep here? Because I understand the connection between business/personal. Cause and effect.

If we all have higher standards and greater expectations for ourselves and the people we surround ourselves with... success in business will be guaranteed.

More importantly, our individual lives will have meaning and we will be happy.

I leave you with this thought from Viktor Frankl, author of *Man's Search for Meaning*: "Don't aim at success — the more you aim at it and make it a target, the more you are going to miss it. For success, like happiness, cannot be pursued; it must ensue, and it only does so as the unintended side-effect of one's dedication to a cause greater than oneself or as the by-product of one's surrender to a person other than oneself."

May God bless you all.

Rob Falvo



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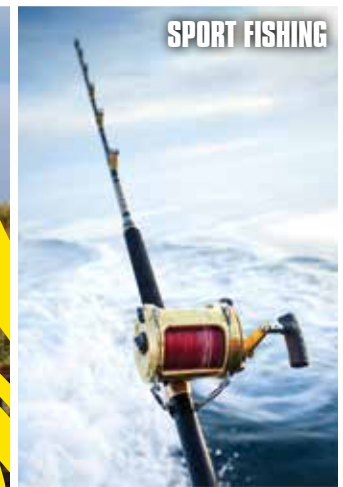
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